

SERFF Tracking Number:	AWLP-126856200	State:	California
Filing Company:	Anthem Blue Cross Life and Health Insurance Company	State Tracking Number:	PF-2010-01964
Company Tracking Number:			
TOI:	H16I Individual Health - Major Medical	Sub-TOI:	H16I.005A Individual - Preferred Provider (PPO)
Product Name:	Individual Plans sold pre-9/23/2010		
Project Name/Number:	/		

## Filing at a Glance

Company: Anthem Blue Cross Life and Health Insurance Company

Product Name: Individual Plans sold pre-9/23/2010  
 SERFF Tr Num: AWLP-126856200 State: California

TOI: H16I Individual Health - Major Medical  
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Filing Type: Rate  
 State Tr Num: PF-2010-01964  
 State Status:

Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng

Author: Jason Margus  
 Date Submitted: 10/12/2010  
 Disposition Date:  
 Disposition Status:

Implementation Date Requested: 01/01/2011

Implementation Date:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/13/2010	Explanation for Other Group Market Type:
	State Status Changed:
Deemer Date:	Created By: Jason Margus
Submitted By: Jason Margus	Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related	
Filing Description:	
There are two main components to this filing:	
1) Policies sold prior to 9/23 will be moved to Unisex rates upon renewal on or after January 1, 2011. This change is revenue neutral in aggregate.	
2) Establishes new rates for CoreGuard effective January 1, 2011.	

SERFF Tracking Number: AWLP-126856200 State: California  
Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964  
Company  
Company Tracking Number:  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider  
(PPO)  
Product Name: Individual Plans sold pre-9/23/2010  
Project Name/Number: /

## Company and Contact

### Filing Contact Information

Fritz Busch, Staff VP & Actuary III fritz.busch@wellpoint.com  
13550 Triton Park Blvd 502-889-2737 [Phone]  
Louisville, KY 40223

### Filing Company Information

Anthem Blue Cross Life and Health Insurance CoCode: 62825 State of Domicile: California  
Company  
21555 Oxnard Street Group Code: 671 Company Type: Life, Accident,  
Health  
Woodland Hills, CA 91367 Group Name: WellPoint Inc Group State ID Number:  
(916) 447-9280 ext. [Phone] FEIN Number: 95-4331852  
-----

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Anthem Blue Cross Life and Health Insurance Company	\$0.00		

SERFF Tracking Number: AWLP-126856200 State: California

Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964

Company Tracking Number:

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)

Product Name: Individual Plans sold pre-9/23/2010

Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Individual Plans sold pre-9/23/2010	R420, T160 [01-01-11]-RAT; [IND CDHP HSA 01 01 11]-RAT ; [IND CDHP HIA 01 01 11]-RAT ; [IND CDHP HIA Plus 01 01 11]-RAT ; NM31, PE27 [01-01-11]-RAT; H062, 1930, 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-11]-RAT; [INDSS 01 01 11]-RAT ; DN13, DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-11] –RAT; [Premier 01-01-11] –RAT; [RightPlan 500 01-01-11] –RAT; [Ind CoreGuard 01-01-11] –RAT	Revised	Previous State Filing Number: Percent Rate Change Request: 0.400	2011-01_Rates_CDI_SS_SEND.pdf 2011-01_Rates_CDI_CDHP_SEND.pdf 2011-01_Rates_CDI_CG_CP_PR_SEN D.pdf 2011-01_Rates_CDI_Other_SEND.pdf

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Generic RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
1	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
2	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
4	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
5	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
6	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
7	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
8	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
9	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
10	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
14	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
17	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
18	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
19	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
20	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
21	\$206	\$206	\$190	\$190	\$181	\$181	\$173	\$173	\$157	\$157	\$147	\$147	\$127	\$127
22	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
23	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
24	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
25	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
26	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
27	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
28	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
29	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$174	\$162	\$162	\$140	\$140
30	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
31	\$239	\$239	\$220	\$220	\$211	\$211	\$201	\$201	\$183	\$183	\$170	\$170	\$147	\$147
32	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
33	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$153	\$153
34	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
35	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
36	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
37	\$261	\$261	\$241	\$241	\$231	\$231	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
38	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
39	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$174	\$174
40	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
41	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
42	\$341	\$341	\$314	\$314	\$301	\$301	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
43	\$351	\$351	\$324	\$324	\$310	\$310	\$296	\$296	\$269	\$269	\$251	\$251	\$217	\$217
44	\$361	\$361	\$333	\$333	\$318	\$318	\$305	\$305	\$276	\$276	\$258	\$258	\$222	\$222
45	\$367	\$367	\$339	\$339	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
46	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$264	\$264	\$228	\$228
47	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$286	\$286	\$267	\$267	\$231	\$231
48	\$386	\$386	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$238	\$238
49	\$402	\$402	\$371	\$371	\$355	\$355	\$339	\$339	\$308	\$308	\$287	\$287	\$248	\$248
50	\$421	\$421	\$389	\$389	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
51	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$272	\$272
52	\$460	\$460	\$424	\$424	\$406	\$406	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
53	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
54	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$372	\$372	\$346	\$346	\$299	\$299
55	\$491	\$491	\$452	\$452	\$433	\$433	\$414	\$414	\$376	\$376	\$350	\$350	\$303	\$303
56	\$499	\$499	\$460	\$460	\$441	\$441	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
57	\$516	\$516	\$475	\$475	\$455	\$455	\$435	\$435	\$395	\$395	\$368	\$368	\$318	\$318
58	\$542	\$542	\$499	\$499	\$478	\$478	\$457	\$457	\$415	\$415	\$387	\$387	\$334	\$334
59	\$583	\$583	\$537	\$537	\$514	\$514	\$492	\$492	\$446	\$446	\$416	\$416	\$359	\$359
60	\$640	\$640	\$590	\$590	\$565	\$565	\$540	\$540	\$490	\$490	\$457	\$457	\$395	\$395
61	\$708	\$708	\$652	\$652	\$624	\$624	\$597	\$597	\$542	\$542	\$505	\$505	\$436	\$436
62	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$587	\$587	\$547	\$547	\$473	\$473
63	\$801	\$801	\$738	\$738	\$707	\$707	\$676	\$676	\$613	\$613	\$571	\$571	\$494	\$494
64	\$807	\$807	\$744	\$744	\$712	\$712	\$681	\$681	\$618	\$618	\$576	\$576	\$498	\$498
65+	\$807	\$807	\$744	\$744	\$712	\$712	\$681	\$681	\$618	\$618	\$576	\$576	\$498	\$498

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Generic RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
1	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
2	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
4	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
5	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
6	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
7	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
8	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
9	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
10	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
14	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
17	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
18	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
19	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
20	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
21	\$206	\$206	\$190	\$190	\$181	\$181	\$173	\$173	\$157	\$157	\$147	\$147	\$127	\$127
22	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
23	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
24	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
25	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
26	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
27	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
28	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
29	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
30	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
31	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
32	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
33	\$239	\$239	\$220	\$220	\$211	\$211	\$201	\$201	\$183	\$183	\$170	\$170	\$147	\$147
34	\$240	\$240	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
35	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
36	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
37	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
38	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
39	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
40	\$275	\$275	\$253	\$253	\$242	\$242	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
41	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$174	\$174
42	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
43	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$210	\$210	\$181	\$181
44	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
45	\$308	\$308	\$284	\$284	\$271	\$271	\$260	\$260	\$235	\$235	\$219	\$219	\$190	\$190
46	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
47	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
48	\$322	\$322	\$297	\$297	\$284	\$284	\$272	\$272	\$247	\$247	\$230	\$230	\$199	\$199
49	\$336	\$336	\$310	\$310	\$297	\$297	\$284	\$284	\$257	\$257	\$240	\$240	\$207	\$207
50	\$352	\$352	\$324	\$324	\$310	\$310	\$297	\$297	\$269	\$269	\$251	\$251	\$217	\$217
51	\$391	\$391	\$361	\$361	\$345	\$345	\$330	\$330	\$300	\$300	\$279	\$279	\$241	\$241
52	\$407	\$407	\$375	\$375	\$359	\$359	\$343	\$343	\$311	\$311	\$290	\$290	\$251	\$251
53	\$420	\$420	\$388	\$388	\$371	\$371	\$355	\$355	\$322	\$322	\$300	\$300	\$259	\$259
54	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
55	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
56	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
57	\$494	\$494	\$456	\$456	\$436	\$436	\$417	\$417	\$379	\$379	\$353	\$353	\$305	\$305
58	\$519	\$519	\$479	\$479	\$458	\$458	\$438	\$438	\$398	\$398	\$371	\$371	\$320	\$320
59	\$559	\$559	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$399	\$399	\$345	\$345
60	\$614	\$614	\$566	\$566	\$542	\$542	\$518	\$518	\$470	\$470	\$438	\$438	\$378	\$378
61	\$679	\$679	\$626	\$626	\$599	\$599	\$573	\$573	\$520	\$520	\$484	\$484	\$418	\$418
62	\$736	\$736	\$678	\$678	\$649	\$649	\$621	\$621	\$563	\$563	\$525	\$525	\$454	\$454
63	\$767	\$767	\$708	\$708	\$677	\$677	\$648	\$648	\$588	\$588	\$548	\$548	\$473	\$473
64	\$774	\$774	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
65+	\$774	\$774	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Generic RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
1	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
3	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
4	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
5	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
6	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
7	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
9	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$77	\$77	\$71	\$71	\$67	\$67	\$65	\$65	\$58	\$58	\$54	\$54	\$47	\$47
12	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
13	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
14	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
15	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
16	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
17	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
18	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
19	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
20	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
21	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
22	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
23	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
24	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
25	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
26	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
27	\$138	\$138	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
28	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
29	\$144	\$144	\$133	\$133	\$127	\$127	\$121	\$121	\$110	\$110	\$103	\$103	\$89	\$89
30	\$148	\$148	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
31	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$108	\$108	\$93	\$93
32	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
33	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
34	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
35	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
36	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
37	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
38	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
39	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
40	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
41	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
42	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
43	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
44	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
45	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
46	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
47	\$249	\$249	\$229	\$229	\$219	\$219	\$210	\$210	\$190	\$190	\$177	\$177	\$153	\$153
48	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
49	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
50	\$296	\$296	\$272	\$272	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
53	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
54	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$222	\$222
55	\$365	\$365	\$337	\$337	\$322	\$322	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
56	\$374	\$374	\$344	\$344	\$330	\$330	\$315	\$315	\$286	\$286	\$267	\$267	\$230	\$230
57	\$390	\$390	\$360	\$360	\$344	\$344	\$329	\$329	\$299	\$299	\$278	\$278	\$240	\$240
58	\$416	\$416	\$383	\$383	\$367	\$367	\$351	\$351	\$318	\$318	\$297	\$297	\$256	\$256
59	\$457	\$457	\$421	\$421	\$403	\$403	\$385	\$385	\$350	\$350	\$326	\$326	\$282	\$282
60	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
61	\$582	\$582	\$536	\$536	\$513	\$513	\$491	\$491	\$445	\$445	\$415	\$415	\$359	\$359
62	\$641	\$641	\$591	\$591	\$566	\$566	\$541	\$541	\$491	\$491	\$457	\$457	\$395	\$395
63	\$675	\$675	\$622	\$622	\$595	\$595	\$569	\$569	\$517	\$517	\$482	\$482	\$416	\$416
64	\$681	\$681	\$628	\$628	\$601	\$601	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420
65+	\$681	\$681	\$628	\$628	\$601	\$601	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Generic RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
1	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
3	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
4	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
5	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
6	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
7	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
9	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$77	\$77	\$71	\$71	\$67	\$67	\$65	\$65	\$58	\$58	\$54	\$54	\$47	\$47
12	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
13	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
14	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
15	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
16	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
17	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
18	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
19	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
20	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
21	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
22	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
23	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
24	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
25	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
26	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
27	\$138	\$138	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
28	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
29	\$144	\$144	\$133	\$133	\$127	\$127	\$121	\$121	\$110	\$110	\$103	\$103	\$89	\$89
30	\$148	\$148	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
31	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
32	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
33	\$154	\$154	\$142	\$142	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$95	\$95
34	\$155	\$155	\$143	\$143	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
35	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
36	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
37	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
38	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
39	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
40	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
41	\$182	\$182	\$168	\$168	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
42	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
43	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
44	\$201	\$201	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
45	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
46	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
47	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
48	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
49	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
50	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
51	\$284	\$284	\$262	\$262	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
52	\$301	\$301	\$277	\$277	\$265	\$265	\$254	\$254	\$230	\$230	\$215	\$215	\$185	\$185
53	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$194	\$194
54	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
55	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$253	\$253	\$235	\$235	\$203	\$203
56	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
57	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
58	\$406	\$406	\$374	\$374	\$358	\$358	\$342	\$342	\$311	\$311	\$290	\$290	\$250	\$250
59	\$445	\$445	\$411	\$411	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$275	\$275
60	\$502	\$502	\$462	\$462	\$443	\$443	\$423	\$423	\$384	\$384	\$358	\$358	\$309	\$309
61	\$568	\$568	\$524	\$524	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
62	\$626	\$626	\$577	\$577	\$552	\$552	\$528	\$528	\$479	\$479	\$447	\$447	\$386	\$386
63	\$658	\$658	\$607	\$607	\$581	\$581	\$556	\$556	\$504	\$504	\$470	\$470	\$406	\$406
64	\$664	\$664	\$612	\$612	\$586	\$586	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410
65+	\$664	\$664	\$612	\$612	\$586	\$586	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Generic RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
4	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
5	\$77	\$77	\$71	\$71	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
7	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
14	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
15	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
16	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
17	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
18	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
19	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
20	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
21	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
22	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
23	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
24	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
25	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
26	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$90	\$90	\$83	\$83	\$72	\$72
28	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
29	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
30	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
31	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
32	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
33	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
34	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
35	\$135	\$135	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
36	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
37	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
38	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
39	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
40	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
41	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
42	\$186	\$186	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
43	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
44	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
45	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
46	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
47	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
48	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
49	\$235	\$235	\$217	\$217	\$208	\$208	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
50	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
51	\$269	\$269	\$248	\$248	\$238	\$238	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
52	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
53	\$298	\$298	\$275	\$275	\$263	\$263	\$252	\$252	\$228	\$228	\$213	\$213	\$184	\$184
54	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
55	\$312	\$312	\$288	\$288	\$275	\$275	\$263	\$263	\$239	\$239	\$223	\$223	\$192	\$192
56	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
57	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
58	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$274	\$274	\$255	\$255	\$220	\$220
59	\$393	\$393	\$362	\$362	\$347	\$347	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
60	\$444	\$444	\$409	\$409	\$392	\$392	\$374	\$374	\$340	\$340	\$317	\$317	\$274	\$274
61	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
62	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
63	\$585	\$585	\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$417	\$417	\$361	\$361
64	\$591	\$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364
65+	\$591	\$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Generic RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$104	\$104	\$96	\$96	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
1	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
4	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
5	\$77	\$77	\$71	\$71	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
7	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
11	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
12	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
14	\$80	\$80	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
15	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
16	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
17	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
18	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
19	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
20	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
21	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
22	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
23	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
24	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
25	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
26	\$117	\$117	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$90	\$90	\$83	\$83	\$72	\$72
28	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
29	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
30	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
31	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
32	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
33	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
34	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
35	\$135	\$135	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
36	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
37	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
38	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
39	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
40	\$156	\$156	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
41	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
42	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
43	\$172	\$172	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
44	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
45	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
46	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
47	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
48	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
49	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
50	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
51	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
52	\$267	\$267	\$247	\$247	\$236	\$236	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
53	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$214	\$214	\$199	\$199	\$172	\$172
54	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$204	\$204	\$177	\$177
55	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
56	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
57	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
58	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$274	\$274	\$255	\$255	\$220	\$220
59	\$393	\$393	\$362	\$362	\$347	\$347	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
60	\$444	\$444	\$409	\$409	\$392	\$392	\$374	\$374	\$340	\$340	\$317	\$317	\$274	\$274
61	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
62	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
63	\$585	\$585	\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$417	\$417	\$361	\$361
64	\$591	\$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364
65+	\$591	\$591	\$545	\$545	\$521	\$521	\$498	\$498	\$452	\$452	\$422	\$422	\$364	\$364

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Generic RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$54	\$54	\$46	\$46
2	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
3	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
4	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
5	\$66	\$66	\$61	\$61	\$58	\$58	\$56	\$56	\$50	\$50	\$47	\$47	\$41	\$41
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$62	\$62	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
15	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
16	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
17	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
18	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
19	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
20	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
21	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
25	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
26	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$79	\$79	\$74	\$74	\$64	\$64
28	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
32	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
36	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
37	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
38	\$126	\$126	\$116	\$116	\$111	\$111	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
39	\$133	\$133	\$123	\$123	\$118	\$118	\$113	\$113	\$102	\$102	\$95	\$95	\$82	\$82
40	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
41	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
42	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
43	\$173	\$173	\$159	\$159	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
44	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
45	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
46	\$188	\$188	\$173	\$173	\$165	\$165	\$158	\$158	\$144	\$144	\$134	\$134	\$116	\$116
47	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$146	\$146	\$136	\$136	\$117	\$117
48	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
49	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$150	\$150	\$129	\$129
50	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
51	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
52	\$254	\$254	\$234	\$234	\$224	\$224	\$215	\$215	\$195	\$195	\$181	\$181	\$157	\$157
53	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$203	\$203	\$190	\$190	\$164	\$164
54	\$273	\$273	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
55	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
56	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$218	\$218	\$203	\$203	\$176	\$176
57	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
58	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
59	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
60	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
61	\$453	\$453	\$417	\$417	\$399	\$399	\$382	\$382	\$347	\$347	\$323	\$323	\$279	\$279
62	\$500	\$500	\$461	\$461	\$441	\$441	\$422	\$422	\$383	\$383	\$357	\$357	\$309	\$309
63	\$528	\$528	\$487	\$487	\$466	\$466	\$446	\$446	\$404	\$404	\$377	\$377	\$326	\$326
64	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329
65+	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Generic RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
1	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$54	\$54	\$46	\$46
2	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
3	\$70	\$70	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
4	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
5	\$66	\$66	\$61	\$61	\$58	\$58	\$56	\$56	\$50	\$50	\$47	\$47	\$41	\$41
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$38	\$38
8	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$56	\$56	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$62	\$62	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
15	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
16	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
17	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
18	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
19	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
20	\$100	\$100	\$92	\$92	\$88	\$88	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
21	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
25	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
26	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$79	\$79	\$74	\$74	\$64	\$64
28	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
32	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
36	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
37	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
38	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
39	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
40	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
41	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
42	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
43	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
44	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
45	\$164	\$164	\$151	\$151	\$144	\$144	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
46	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$119	\$119	\$102	\$102
47	\$168	\$168	\$155	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
48	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
49	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
50	\$198	\$198	\$182	\$182	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
51	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
52	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
53	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
54	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
55	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
56	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$218	\$218	\$203	\$203	\$176	\$176
57	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
58	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
59	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
60	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
61	\$453	\$453	\$417	\$417	\$399	\$399	\$382	\$382	\$347	\$347	\$323	\$323	\$279	\$279
62	\$500	\$500	\$461	\$461	\$441	\$441	\$422	\$422	\$383	\$383	\$357	\$357	\$309	\$309
63	\$528	\$528	\$487	\$487	\$466	\$466	\$446	\$446	\$404	\$404	\$377	\$377	\$326	\$326
64	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329
65+	\$534	\$534	\$492	\$492	\$471	\$471	\$451	\$451	\$409	\$409	\$381	\$381	\$329	\$329

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Full RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
1	\$199	\$199	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$142	\$142	\$122	\$122
2	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4	\$164	\$164	\$151	\$151	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
5	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
6	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
7	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$95	\$95	\$82	\$82
8	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
9	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
10	\$129	\$129	\$119	\$119	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
11	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
12	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
13	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
14	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
15	\$179	\$179	\$165	\$165	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
16	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$122	\$122
17	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
18	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
19	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
20	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
21	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
22	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
23	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
24	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
25	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
26	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
27	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$185	\$185	\$172	\$172	\$149	\$149
28	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
29	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
30	\$259	\$259	\$239	\$239	\$228	\$228	\$218	\$218	\$198	\$198	\$185	\$185	\$160	\$160
31	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
32	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
33	\$273	\$273	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$168	\$168
34	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$171	\$171
35	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$200	\$200	\$172	\$172
36	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
37	\$291	\$291	\$268	\$268	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
38	\$301	\$301	\$278	\$278	\$266	\$266	\$254	\$254	\$231	\$231	\$215	\$215	\$186	\$186
39	\$318	\$318	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
40	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$242	\$242	\$209	\$209
41	\$361	\$361	\$333	\$333	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
42	\$381	\$381	\$351	\$351	\$336	\$336	\$321	\$321	\$292	\$292	\$272	\$272	\$235	\$235
43	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
44	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
45	\$417	\$417	\$385	\$385	\$368	\$368	\$352	\$352	\$319	\$319	\$298	\$298	\$257	\$257
46	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
47	\$431	\$431	\$398	\$398	\$381	\$381	\$364	\$364	\$330	\$330	\$308	\$308	\$266	\$266
48	\$445	\$445	\$411	\$411	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$275	\$275
49	\$466	\$466	\$429	\$429	\$411	\$411	\$393	\$393	\$357	\$357	\$332	\$332	\$287	\$287
50	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
51	\$515	\$515	\$475	\$475	\$455	\$455	\$435	\$435	\$395	\$395	\$368	\$368	\$318	\$318
52	\$539	\$539	\$497	\$497	\$476	\$476	\$455	\$455	\$413	\$413	\$385	\$385	\$332	\$332
53	\$559	\$559	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$399	\$399	\$344	\$344
54	\$572	\$572	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$408	\$408	\$353	\$353
55	\$582	\$582	\$537	\$537	\$514	\$514	\$491	\$491	\$446	\$446	\$416	\$416	\$359	\$359
56	\$595	\$595	\$549	\$549	\$525	\$525	\$502	\$502	\$456	\$456	\$425	\$425	\$367	\$367
57	\$617	\$617	\$569	\$569	\$544	\$544	\$521	\$521	\$472	\$472	\$440	\$440	\$380	\$380
58	\$652	\$652	\$601	\$601	\$576	\$576	\$550	\$550	\$500	\$500	\$466	\$466	\$402	\$402
59	\$703	\$703	\$649	\$649	\$621	\$621	\$594	\$594	\$539	\$539	\$502	\$502	\$434	\$434
60	\$772	\$772	\$712	\$712	\$681	\$681	\$652	\$652	\$591	\$591	\$551	\$551	\$476	\$476
61	\$850	\$850	\$783	\$783	\$750	\$750	\$717	\$717	\$651	\$651	\$606	\$606	\$524	\$524
62	\$917	\$917	\$845	\$845	\$809	\$809	\$774	\$774	\$702	\$702	\$654	\$654	\$566	\$566
63	\$955	\$955	\$881	\$881	\$843	\$843	\$806	\$806	\$732	\$732	\$682	\$682	\$589	\$589
64	\$963	\$963	\$888	\$888	\$850	\$850	\$813	\$813	\$738	\$738	\$688	\$688	\$594	\$594
65+	\$963	\$963	\$888	\$888	\$850	\$850	\$813	\$813	\$738	\$738	\$688	\$688	\$594	\$594

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 500 -- with Full RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
1	\$199	\$199	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$142	\$142	\$122	\$122
2	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4	\$164	\$164	\$151	\$151	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
5	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
6	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
7	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$95	\$95	\$82	\$82
8	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
9	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
10	\$129	\$129	\$119	\$119	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
11	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
12	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
13	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
14	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
15	\$179	\$179	\$165	\$165	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
16	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$122	\$122
17	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
18	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
19	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
20	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
21	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
22	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
23	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
24	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
25	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
26	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
27	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$185	\$185	\$172	\$172	\$149	\$149
28	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
29	\$251	\$251	\$232	\$232	\$222	\$222	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
30	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
31	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$184	\$184	\$159	\$159
32	\$261	\$261	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$186	\$186	\$161	\$161
33	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
34	\$265	\$265	\$244	\$244	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$163	\$163
35	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$191	\$191	\$165	\$165
36	\$268	\$268	\$247	\$247	\$236	\$236	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
37	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
38	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$201	\$201	\$173	\$173
39	\$297	\$297	\$274	\$274	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
40	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
41	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$241	\$241	\$225	\$225	\$194	\$194
42	\$319	\$319	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
43	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$204	\$204
44	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
45	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$267	\$267	\$249	\$249	\$215	\$215
46	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
47	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
48	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
49	\$390	\$390	\$359	\$359	\$344	\$344	\$329	\$329	\$298	\$298	\$278	\$278	\$240	\$240
50	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
51	\$457	\$457	\$421	\$421	\$403	\$403	\$385	\$385	\$350	\$350	\$326	\$326	\$282	\$282
52	\$477	\$477	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
53	\$494	\$494	\$456	\$456	\$436	\$436	\$417	\$417	\$378	\$378	\$353	\$353	\$305	\$305
54	\$506	\$506	\$467	\$467	\$447	\$447	\$427	\$427	\$388	\$388	\$361	\$361	\$312	\$312
55	\$515	\$515	\$475	\$475	\$454	\$454	\$435	\$435	\$394	\$394	\$367	\$367	\$318	\$318
56	\$571	\$571	\$526	\$526	\$504	\$504	\$482	\$482	\$437	\$437	\$407	\$407	\$352	\$352
57	\$591	\$591	\$545	\$545	\$522	\$522	\$499	\$499	\$453	\$453	\$422	\$422	\$364	\$364
58	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
59	\$675	\$675	\$622	\$622	\$595	\$595	\$569	\$569	\$517	\$517	\$482	\$482	\$416	\$416
60	\$740	\$740	\$682	\$682	\$653	\$653	\$624	\$624	\$567	\$567	\$528	\$528	\$456	\$456
61	\$815	\$815	\$751	\$751	\$719	\$719	\$688	\$688	\$624	\$624	\$582	\$582	\$503	\$503
62	\$880	\$880	\$811	\$811	\$776	\$776	\$742	\$742	\$674	\$674	\$628	\$628	\$543	\$543
63	\$916	\$916	\$844	\$844	\$808	\$808	\$773	\$773	\$701	\$701	\$654	\$654	\$565	\$565
64	\$923	\$923	\$851	\$851	\$815	\$815	\$779	\$779	\$707	\$707	\$659	\$659	\$570	\$570
65+	\$923	\$923	\$851	\$851	\$815	\$815	\$779	\$779	\$707	\$707	\$659	\$659	\$570	\$570

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Full RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
3	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
4	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
5	\$99	\$99	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
6	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
12	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
13	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
14	\$117	\$117	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
15	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
16	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
17	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
19	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
20	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
21	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
22	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
23	\$161	\$161	\$148	\$148	\$142	\$142	\$135	\$135	\$123	\$123	\$115	\$115	\$99	\$99
24	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
25	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
26	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
27	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
28	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
29	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
30	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
31	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
32	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
33	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$112
34	\$184	\$184	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
35	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
36	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
37	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
38	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
39	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
40	\$227	\$227	\$209	\$209	\$200	\$200	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
41	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
42	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
43	\$273	\$273	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$168	\$168
44	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
45	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$209	\$209	\$181	\$181
46	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
47	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
48	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
49	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
50	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
51	\$390	\$390	\$360	\$360	\$344	\$344	\$329	\$329	\$299	\$299	\$278	\$278	\$241	\$241
52	\$414	\$414	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
53	\$433	\$433	\$400	\$400	\$382	\$382	\$366	\$366	\$332	\$332	\$309	\$309	\$267	\$267
54	\$447	\$447	\$412	\$412	\$395	\$395	\$377	\$377	\$342	\$342	\$319	\$319	\$276	\$276
55	\$457	\$457	\$421	\$421	\$403	\$403	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
56	\$470	\$470	\$433	\$433	\$415	\$415	\$397	\$397	\$360	\$360	\$335	\$335	\$290	\$290
57	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
58	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
59	\$579	\$579	\$533	\$533	\$511	\$511	\$488	\$488	\$443	\$443	\$413	\$413	\$357	\$357
60	\$647	\$647	\$597	\$597	\$571	\$571	\$546	\$546	\$496	\$496	\$462	\$462	\$399	\$399
61	\$725	\$725	\$668	\$668	\$640	\$640	\$612	\$612	\$555	\$555	\$517	\$517	\$447	\$447
62	\$792	\$792	\$731	\$731	\$699	\$699	\$669	\$669	\$607	\$607	\$566	\$566	\$489	\$489
63	\$831	\$831	\$766	\$766	\$733	\$733	\$701	\$701	\$636	\$636	\$593	\$593	\$512	\$512
64	\$839	\$839	\$773	\$773	\$740	\$740	\$708	\$708	\$642	\$642	\$599	\$599	\$517	\$517
65+	\$839	\$839	\$773	\$773	\$740	\$740	\$708	\$708	\$642	\$642	\$599	\$599	\$517	\$517

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

SmartSense 1500 -- with Full RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
3	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
4	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
5	\$99	\$99	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
6	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
12	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
13	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
14	\$117	\$117	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
15	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
16	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
17	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
19	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
20	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
21	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
22	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
23	\$161	\$161	\$148	\$148	\$142	\$142	\$135	\$135	\$123	\$123	\$115	\$115	\$99	\$99
24	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
25	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
26	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
27	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
28	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
29	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
30	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
31	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
32	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$136	\$136	\$126	\$126	\$109	\$109
33	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
34	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
35	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
36	\$182	\$182	\$168	\$168	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
37	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
39	\$202	\$202	\$186	\$186	\$178	\$178	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
40	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
41	\$215	\$215	\$198	\$198	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
42	\$220	\$220	\$202	\$202	\$194	\$194	\$185	\$185	\$168	\$168	\$157	\$157	\$135	\$135
43	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
44	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
45	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
46	\$254	\$254	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
47	\$260	\$260	\$240	\$240	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
48	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
49	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
50	\$310	\$310	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
51	\$351	\$351	\$323	\$323	\$310	\$310	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
52	\$372	\$372	\$343	\$343	\$329	\$329	\$314	\$314	\$285	\$285	\$266	\$266	\$230	\$230
53	\$389	\$389	\$359	\$359	\$344	\$344	\$329	\$329	\$298	\$298	\$278	\$278	\$240	\$240
54	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
55	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
56	\$458	\$458	\$423	\$423	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
57	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$296	\$296
58	\$515	\$515	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
59	\$564	\$564	\$520	\$520	\$498	\$498	\$476	\$476	\$432	\$432	\$403	\$403	\$348	\$348
60	\$631	\$631	\$582	\$582	\$557	\$557	\$533	\$533	\$483	\$483	\$451	\$451	\$389	\$389
61	\$708	\$708	\$653	\$653	\$625	\$625	\$597	\$597	\$542	\$542	\$505	\$505	\$437	\$437
62	\$774	\$774	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
63	\$811	\$811	\$747	\$747	\$716	\$716	\$684	\$684	\$621	\$621	\$579	\$579	\$500	\$500
64	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$505	\$505
65+	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$505	\$505

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Full RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
5	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
7	\$81	\$81	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
10	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
11	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
12	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
13	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
14	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
16	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
17	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
18	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
19	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
20	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
21	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
22	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
23	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
24	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
25	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
26	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
27	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$148	\$148	\$136	\$136	\$130	\$130	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
30	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
31	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
32	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
33	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
34	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
35	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
37	\$170	\$170	\$157	\$157	\$150	\$150	\$144	\$144	\$130	\$130	\$121	\$121	\$105	\$105
38	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$136	\$136	\$126	\$126	\$109	\$109
39	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
40	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
41	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
42	\$227	\$227	\$209	\$209	\$200	\$200	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
43	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
44	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
45	\$260	\$260	\$240	\$240	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
46	\$265	\$265	\$244	\$244	\$233	\$233	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
47	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
48	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$174	\$174
49	\$301	\$301	\$278	\$278	\$266	\$266	\$254	\$254	\$231	\$231	\$215	\$215	\$186	\$186
50	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
51	\$346	\$346	\$319	\$319	\$305	\$305	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
52	\$367	\$367	\$338	\$338	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
53	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
54	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
55	\$406	\$406	\$375	\$375	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
56	\$418	\$418	\$386	\$386	\$369	\$369	\$353	\$353	\$320	\$320	\$298	\$298	\$258	\$258
57	\$439	\$439	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
58	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$290	\$290
59	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$370	\$370	\$319	\$319
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$710	\$710	\$655	\$655	\$627	\$627	\$599	\$599	\$544	\$544	\$507	\$507	\$438	\$438
63	\$745	\$745	\$687	\$687	\$657	\$657	\$629	\$629	\$570	\$570	\$532	\$532	\$459	\$459
64	\$752	\$752	\$693	\$693	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464
65+	\$752	\$752	\$693	\$693	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 2500 -- with Full RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
1	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
2	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
5	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
7	\$81	\$81	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
10	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
11	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
12	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
13	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
14	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
16	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
17	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
18	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
19	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
20	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
21	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
22	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
23	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
24	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
25	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
26	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
27	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$148	\$148	\$136	\$136	\$130	\$130	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
30	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
31	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
32	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
33	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
34	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
35	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$164	\$164	\$151	\$151	\$144	\$144	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
37	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
38	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
39	\$184	\$184	\$170	\$170	\$163	\$163	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
40	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
41	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
42	\$201	\$201	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
43	\$213	\$213	\$196	\$196	\$188	\$188	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
44	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$188	\$170	\$170	\$159	\$159	\$137	\$137
45	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
46	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
47	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
48	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
49	\$266	\$266	\$245	\$245	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
50	\$286	\$286	\$264	\$264	\$253	\$253	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
51	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$248	\$248	\$231	\$231	\$199	\$199
52	\$344	\$344	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
53	\$360	\$360	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$257	\$257	\$222	\$222
54	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$264	\$264	\$228	\$228
55	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$235	\$235
56	\$418	\$418	\$386	\$386	\$369	\$369	\$353	\$353	\$320	\$320	\$298	\$298	\$258	\$258
57	\$439	\$439	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
58	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$290	\$290
59	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$370	\$370	\$319	\$319
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$710	\$710	\$655	\$655	\$627	\$627	\$599	\$599	\$544	\$544	\$507	\$507	\$438	\$438
63	\$745	\$745	\$687	\$687	\$657	\$657	\$629	\$629	\$570	\$570	\$532	\$532	\$459	\$459
64	\$752	\$752	\$693	\$693	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464
65+	\$752	\$752	\$693	\$693	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Full RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
3	\$80	\$80	\$74	\$74	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
4	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$59	\$59	\$55	\$55	\$48	\$48
5	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$74	\$74	\$68	\$68	\$65	\$65	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
8	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
9	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
14	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
19	\$124	\$124	\$114	\$114	\$109	\$109	\$105	\$105	\$95	\$95	\$88	\$88	\$76	\$76
20	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
21	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
22	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
23	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
24	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
25	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
26	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
27	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
28	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$133	\$133	\$123	\$123	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
30	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
31	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
32	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
33	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
34	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
35	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
36	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
37	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
38	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
39	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$128	\$128	\$120	\$120	\$103	\$103
40	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
43	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
44	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
45	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
46	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
47	\$246	\$246	\$227	\$227	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
48	\$257	\$257	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
49	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
50	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
51	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
52	\$333	\$333	\$307	\$307	\$294	\$294	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
53	\$349	\$349	\$321	\$321	\$308	\$308	\$294	\$294	\$267	\$267	\$249	\$249	\$215	\$215
54	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
55	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
56	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
57	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
58	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
59	\$472	\$472	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
60	\$530	\$530	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
61	\$594	\$594	\$547	\$547	\$524	\$524	\$501	\$501	\$455	\$455	\$424	\$424	\$366	\$366
62	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
63	\$682	\$682	\$629	\$629	\$602	\$602	\$576	\$576	\$522	\$522	\$487	\$487	\$421	\$421
64	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425
65+	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

SmartSense 5000 -- with Full RX (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
1	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
2	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
3	\$80	\$80	\$74	\$74	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
4	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$59	\$59	\$55	\$55	\$48	\$48
5	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
6	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$74	\$74	\$68	\$68	\$65	\$65	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
8	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
9	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
12	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
13	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
14	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
19	\$124	\$124	\$114	\$114	\$109	\$109	\$105	\$105	\$95	\$95	\$88	\$88	\$76	\$76
20	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
21	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
22	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
23	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
24	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
25	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
26	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
27	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
28	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$133	\$133	\$123	\$123	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
30	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
31	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
32	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
33	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
34	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
35	\$146	\$146	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
36	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
37	\$150	\$150	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
38	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
39	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
40	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
42	\$182	\$182	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
43	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
44	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
45	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$148	\$148	\$128	\$128
46	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
47	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
48	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
49	\$241	\$241	\$222	\$222	\$213	\$213	\$203	\$203	\$185	\$185	\$172	\$172	\$149	\$149
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51	\$294	\$294	\$271	\$271	\$260	\$260	\$248	\$248	\$225	\$225	\$210	\$210	\$181	\$181
52	\$311	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$238	\$238	\$222	\$222	\$192	\$192
53	\$327	\$327	\$301	\$301	\$288	\$288	\$276	\$276	\$250	\$250	\$233	\$233	\$201	\$201
54	\$336	\$336	\$310	\$310	\$297	\$297	\$284	\$284	\$257	\$257	\$240	\$240	\$207	\$207
55	\$345	\$345	\$318	\$318	\$305	\$305	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
56	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
57	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
58	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
59	\$472	\$472	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
60	\$530	\$530	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
61	\$594	\$594	\$547	\$547	\$524	\$524	\$501	\$501	\$455	\$455	\$424	\$424	\$366	\$366
62	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
63	\$682	\$682	\$629	\$629	\$602	\$602	\$576	\$576	\$522	\$522	\$487	\$487	\$421	\$421
64	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425
65+	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
2	\$120	\$120	\$111	\$111	\$106	\$106	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
3	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
4	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$86	\$86	\$79	\$79	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
7	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$53	\$53
8	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
9	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$108	\$108	\$93	\$93
26	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
27	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$118	\$118	\$110	\$110	\$95	\$95
28	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
29	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
30	\$156	\$156	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
31	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
32	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
33	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
34	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
35	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
36	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
37	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
38	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
39	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
40	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
41	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
42	\$262	\$262	\$241	\$241	\$231	\$231	\$221	\$221	\$200	\$200	\$187	\$187	\$161	\$161
43	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$210	\$195	\$195	\$169	\$169
44	\$286	\$286	\$264	\$264	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
45	\$294	\$294	\$271	\$271	\$260	\$260	\$248	\$248	\$225	\$225	\$210	\$210	\$181	\$181
46	\$306	\$306	\$283	\$283	\$270	\$270	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
47	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
48	\$326	\$326	\$301	\$301	\$288	\$288	\$275	\$275	\$250	\$250	\$233	\$233	\$201	\$201
49	\$338	\$338	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$241	\$241	\$209	\$209
50	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$219	\$219
51	\$372	\$372	\$343	\$343	\$329	\$329	\$314	\$314	\$285	\$285	\$266	\$266	\$230	\$230
52	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
53	\$438	\$438	\$404	\$404	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$270	\$270
54	\$457	\$457	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
55	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
56	\$474	\$474	\$437	\$437	\$419	\$419	\$400	\$400	\$363	\$363	\$339	\$339	\$293	\$293
57	\$493	\$493	\$455	\$455	\$435	\$435	\$416	\$416	\$378	\$378	\$352	\$352	\$304	\$304
58	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
59	\$581	\$581	\$536	\$536	\$513	\$513	\$491	\$491	\$445	\$445	\$415	\$415	\$359	\$359
60	\$644	\$644	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
61	\$709	\$709	\$654	\$654	\$626	\$626	\$599	\$599	\$543	\$543	\$506	\$506	\$438	\$438
62	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$588	\$548	\$548	\$473	\$473
63	\$806	\$806	\$743	\$743	\$711	\$711	\$680	\$680	\$617	\$617	\$575	\$575	\$497	\$497
64	\$824	\$824	\$760	\$760	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508
65+	\$824	\$824	\$760	\$760	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
2	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
3	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
4	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
5	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
7	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
15	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
16	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
17	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
18	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
19	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
20	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
21	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
22	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
23	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
24	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
25	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
26	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
27	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
28	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
29	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
30	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
31	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
32	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
33	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
34	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
35	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
36	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
37	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
38	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
39	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
40	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
41	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
42	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
43	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
44	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
45	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$170	\$170	\$147	\$147
46	\$250	\$250	\$230	\$230	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
47	\$260	\$260	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$186	\$186	\$160	\$160
48	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
49	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$200	\$200	\$173	\$173
50	\$296	\$296	\$273	\$273	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
51	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
52	\$343	\$343	\$316	\$316	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
53	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
54	\$392	\$392	\$361	\$361	\$346	\$346	\$330	\$330	\$300	\$300	\$279	\$279	\$241	\$241
55	\$400	\$400	\$369	\$369	\$353	\$353	\$338	\$338	\$306	\$306	\$286	\$286	\$247	\$247
56	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
57	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
58	\$463	\$463	\$427	\$427	\$409	\$409	\$391	\$391	\$355	\$355	\$330	\$330	\$286	\$286
59	\$509	\$509	\$469	\$469	\$449	\$449	\$429	\$429	\$390	\$390	\$363	\$363	\$314	\$314
60	\$565	\$565	\$521	\$521	\$498	\$498	\$476	\$476	\$432	\$432	\$403	\$403	\$348	\$348
61	\$624	\$624	\$575	\$575	\$551	\$551	\$527	\$527	\$478	\$478	\$445	\$445	\$385	\$385
62	\$676	\$676	\$624	\$624	\$597	\$597	\$571	\$571	\$518	\$518	\$483	\$483	\$417	\$417
63	\$712	\$712	\$656	\$656	\$628	\$628	\$601	\$601	\$545	\$545	\$508	\$508	\$439	\$439
64	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484
65+	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
3	\$97	\$97	\$89	\$89	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
4	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
6	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
7	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
8	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
9	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
13	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
14	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
15	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
16	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
17	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
18	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
20	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
21	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
22	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
23	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
24	\$116	\$116	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$117	\$117	\$108	\$108	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
27	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
28	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
29	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
30	\$118	\$118	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
31	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
32	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
33	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
34	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
35	\$134	\$134	\$123	\$123	\$118	\$118	\$113	\$113	\$102	\$102	\$95	\$95	\$82	\$82
36	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
37	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
38	\$143	\$143	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
39	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
40	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
42	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
43	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
44	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
45	\$228	\$228	\$211	\$211	\$201	\$201	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
46	\$238	\$238	\$219	\$219	\$210	\$210	\$200	\$200	\$182	\$182	\$170	\$170	\$146	\$146
47	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$176	\$176	\$152	\$152
48	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
49	\$261	\$261	\$241	\$241	\$231	\$231	\$221	\$221	\$200	\$200	\$186	\$186	\$161	\$161
50	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
51	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
52	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$194	\$194
53	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
54	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$218
55	\$359	\$359	\$331	\$331	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$221
56	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$280	\$280	\$261	\$261	\$226	\$226
57	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$293	\$293	\$273	\$273	\$236	\$236
58	\$415	\$415	\$382	\$382	\$366	\$366	\$350	\$350	\$317	\$317	\$296	\$296	\$256	\$256
59	\$462	\$462	\$426	\$426	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
60	\$521	\$521	\$481	\$481	\$460	\$460	\$440	\$440	\$399	\$399	\$372	\$372	\$322	\$322
61	\$587	\$587	\$541	\$541	\$518	\$518	\$495	\$495	\$450	\$450	\$419	\$419	\$362	\$362
62	\$646	\$646	\$595	\$595	\$570	\$570	\$545	\$545	\$494	\$494	\$461	\$461	\$398	\$398
63	\$685	\$685	\$631	\$631	\$604	\$604	\$578	\$578	\$524	\$524	\$489	\$489	\$422	\$422
64	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$434	\$434
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$434	\$434

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$150	\$150	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
2	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
3	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
4	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
5	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
6	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
7	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
8	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
13	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
14	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
15	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
16	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
17	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
18	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
19	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
20	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
21	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
22	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
23	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
24	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
25	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
26	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
27	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
28	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
29	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
30	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
32	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
33	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
34	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
35	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
36	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
37	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
38	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
39	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
40	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
41	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
42	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
43	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
44	\$169	\$169	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
45	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
46	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
47	\$191	\$191	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
48	\$198	\$198	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
49	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
50	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
51	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
52	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
53	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
54	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
55	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$226	\$226	\$211	\$211	\$182	\$182
56	\$304	\$304	\$280	\$280	\$268	\$268	\$256	\$256	\$233	\$233	\$217	\$217	\$187	\$187
57	\$318	\$318	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
58	\$347	\$347	\$320	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
59	\$388	\$388	\$358	\$358	\$342	\$342	\$327	\$327	\$297	\$297	\$277	\$277	\$239	\$239
60	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
61	\$496	\$496	\$457	\$457	\$438	\$438	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306
62	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
63	\$581	\$581	\$535	\$535	\$513	\$513	\$490	\$490	\$445	\$445	\$415	\$415	\$358	\$358
64	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$503	\$503	\$469	\$469	\$405	\$405
65+	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$503	\$503	\$469	\$469	\$405	\$405

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$104	\$104	\$96	\$96	\$92	\$92	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
3	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
4	\$82	\$82	\$76	\$76	\$73	\$73	\$69	\$69	\$63	\$63	\$59	\$59	\$51	\$51
5	\$74	\$74	\$68	\$68	\$65	\$65	\$62	\$62	\$56	\$56	\$53	\$53	\$45	\$45
6	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
15	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
16	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
17	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
18	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
19	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
20	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
21	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
22	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
23	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
24	\$107	\$107	\$99	\$99	\$95	\$95	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
26	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
27	\$109	\$109	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
28	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
29	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
30	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
31	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
32	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
33	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
36	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$97	\$97	\$90	\$90	\$78	\$78
37	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
38	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$82	\$82
39	\$143	\$143	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
40	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
41	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
42	\$189	\$189	\$174	\$174	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
43	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
44	\$208	\$208	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
45	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
46	\$223	\$223	\$205	\$205	\$197	\$197	\$188	\$188	\$170	\$170	\$159	\$159	\$137	\$137
47	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
48	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
49	\$244	\$244	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
50	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
51	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
52	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
53	\$316	\$316	\$291	\$291	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
54	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
55	\$335	\$335	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
56	\$342	\$342	\$315	\$315	\$301	\$301	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
57	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$255	\$255	\$220	\$220
58	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$297	\$297	\$277	\$277	\$239	\$239
59	\$432	\$432	\$398	\$398	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$266	\$266
60	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$374	\$374	\$349	\$349	\$302	\$302
61	\$552	\$552	\$509	\$509	\$487	\$487	\$466	\$466	\$423	\$423	\$394	\$394	\$340	\$340
62	\$608	\$608	\$561	\$561	\$537	\$537	\$513	\$513	\$466	\$466	\$434	\$434	\$375	\$375
63	\$645	\$645	\$595	\$595	\$570	\$570	\$545	\$545	\$494	\$494	\$461	\$461	\$398	\$398
64	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409
65+	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
2	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
3	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
4	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
5	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
6	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$57	\$57	\$53	\$53	\$51	\$51	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
9	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
15	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
16	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
17	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
18	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
19	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
20	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
21	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
23	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
24	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
25	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
26	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
27	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
28	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
29	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
30	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
31	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
32	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
33	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
34	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
35	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
36	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
37	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
38	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
39	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
41	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
42	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
43	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
44	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
45	\$159	\$159	\$147	\$147	\$140	\$140	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
46	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$127	\$127	\$119	\$119	\$103	\$103
47	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
48	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
49	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
50	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
51	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
52	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
53	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$192	\$192	\$179	\$179	\$154	\$154
54	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$188	\$188	\$162	\$162
55	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
56	\$276	\$276	\$255	\$255	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
57	\$290	\$290	\$267	\$267	\$256	\$256	\$244	\$244	\$222	\$222	\$207	\$207	\$179	\$179
58	\$316	\$316	\$292	\$292	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
59	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
60	\$401	\$401	\$370	\$370	\$354	\$354	\$339	\$339	\$307	\$307	\$286	\$286	\$247	\$247
61	\$454	\$454	\$419	\$419	\$401	\$401	\$383	\$383	\$348	\$348	\$324	\$324	\$280	\$280
62	\$502	\$502	\$463	\$463	\$443	\$443	\$423	\$423	\$384	\$384	\$358	\$358	\$309	\$309
63	\$534	\$534	\$492	\$492	\$471	\$471	\$450	\$450	\$409	\$409	\$381	\$381	\$329	\$329
64	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377
65+	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$54	\$54
8	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
19	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
20	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
21	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
22	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
23	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
24	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
25	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
26	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
27	\$158	\$158	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$112	\$112	\$97	\$97
28	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
29	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$97	\$97
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
33	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
34	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
35	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
36	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
37	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
39	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
40	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
41	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
42	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
43	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$198	\$198	\$171	\$171
44	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
45	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
46	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
47	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
48	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
49	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$210	\$210
50	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
51	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
52	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
53	\$441	\$441	\$407	\$407	\$390	\$390	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
54	\$460	\$460	\$424	\$424	\$406	\$406	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
55	\$468	\$468	\$431	\$431	\$413	\$413	\$395	\$395	\$358	\$358	\$334	\$334	\$288	\$288
56	\$478	\$478	\$440	\$440	\$421	\$421	\$403	\$403	\$366	\$366	\$341	\$341	\$294	\$294
57	\$496	\$496	\$458	\$458	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
58	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
59	\$584	\$584	\$539	\$539	\$516	\$516	\$493	\$493	\$448	\$448	\$417	\$417	\$360	\$360
60	\$647	\$647	\$596	\$596	\$571	\$571	\$546	\$546	\$495	\$495	\$462	\$462	\$399	\$399
61	\$712	\$712	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$439	\$439
62	\$770	\$770	\$710	\$710	\$680	\$680	\$650	\$650	\$590	\$590	\$550	\$550	\$475	\$475
63	\$809	\$809	\$746	\$746	\$714	\$714	\$682	\$682	\$619	\$619	\$577	\$577	\$499	\$499
64	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
65+	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
5	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
6	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
7	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
8	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
9	\$88	\$88	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
26	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
27	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
30	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
36	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
37	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
39	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
40	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
41	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
42	\$210	\$210	\$194	\$194	\$186	\$186	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
43	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
44	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
45	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
46	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$194	\$180	\$180	\$156	\$156
47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
48	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
49	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
50	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
53	\$376	\$376	\$347	\$347	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
54	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
55	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
56	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
57	\$432	\$432	\$398	\$398	\$381	\$381	\$364	\$364	\$331	\$331	\$308	\$308	\$266	\$266
58	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
59	\$512	\$512	\$472	\$472	\$452	\$452	\$432	\$432	\$392	\$392	\$365	\$365	\$316	\$316
60	\$568	\$568	\$523	\$523	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
61	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
62	\$680	\$680	\$626	\$626	\$600	\$600	\$573	\$573	\$520	\$520	\$485	\$485	\$419	\$419
63	\$715	\$715	\$659	\$659	\$631	\$631	\$603	\$603	\$547	\$547	\$510	\$510	\$441	\$441
64	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486
65+	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
2	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
3	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$62	\$62
4	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
5	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
6	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
15	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
16	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
19	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
20	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
21	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
22	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
23	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
24	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
25	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
26	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
28	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
29	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
30	\$122	\$122	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$87	\$87	\$75	\$75
31	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
33	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
34	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
35	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
36	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
38	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
39	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
40	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$127	\$127
43	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
44	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
45	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
46	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
47	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
48	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
49	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
50	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
51	\$291	\$291	\$268	\$268	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
52	\$317	\$317	\$292	\$292	\$280	\$280	\$267	\$267	\$243	\$243	\$226	\$226	\$195	\$195
53	\$342	\$342	\$315	\$315	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
54	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$273	\$273	\$254	\$254	\$219	\$219
55	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
56	\$369	\$369	\$340	\$340	\$326	\$326	\$312	\$312	\$283	\$283	\$263	\$263	\$228	\$228
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
59	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$286	\$286
60	\$524	\$524	\$484	\$484	\$463	\$463	\$443	\$443	\$402	\$402	\$374	\$374	\$323	\$323
61	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
62	\$649	\$649	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
63	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
64	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435
65+	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
4	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
5	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
16	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
35	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
36	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
38	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
42	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
43	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
44	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
45	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
46	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
47	\$195	\$195	\$179	\$179	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
48	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
49	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
50	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
51	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
52	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
53	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
54	\$292	\$292	\$269	\$269	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
55	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
56	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
57	\$321	\$321	\$296	\$296	\$284	\$284	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
58	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
59	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
60	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
61	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
62	\$550	\$550	\$507	\$507	\$485	\$485	\$464	\$464	\$421	\$421	\$392	\$392	\$339	\$339
63	\$584	\$584	\$538	\$538	\$515	\$515	\$493	\$493	\$447	\$447	\$417	\$417	\$360	\$360
64	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407
65+	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
6	\$71	\$71	\$65	\$65	\$62	\$62	\$60	\$60	\$54	\$54	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
8	\$69	\$69	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
17	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
18	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
19	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
20	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
21	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
22	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
23	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
24	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
25	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
26	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
27	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
28	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
29	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
30	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
32	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
35	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
36	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
37	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
38	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
39	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
40	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
41	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
42	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
43	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
44	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
45	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
46	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
47	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
48	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$170	\$170	\$147	\$147
49	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
52	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$182	\$182
53	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
54	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$205	\$205
55	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$258	\$258	\$241	\$241	\$208	\$208
56	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
57	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
58	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
59	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
60	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
61	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
62	\$611	\$611	\$563	\$563	\$539	\$539	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
63	\$648	\$648	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
3	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
4	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
5	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
8	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
9	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$47	\$47	\$43	\$43	\$37	\$37
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
16	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
18	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
19	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
20	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
21	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
22	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
23	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
24	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
25	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
26	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
27	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
28	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
31	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
32	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
33	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
34	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
35	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
36	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
40	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
41	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
42	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
43	\$149	\$149	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
44	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
45	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
46	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
47	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
48	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
49	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$136	\$136	\$117	\$117
50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
51	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$130	\$130
52	\$233	\$233	\$215	\$215	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
53	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
54	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$204	\$204	\$190	\$190	\$164	\$164
55	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
56	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
57	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
58	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$245	\$245	\$228	\$228	\$197	\$197
59	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
60	\$404	\$404	\$373	\$373	\$357	\$357	\$341	\$341	\$310	\$310	\$289	\$289	\$249	\$249
61	\$457	\$457	\$422	\$422	\$403	\$403	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
62	\$505	\$505	\$465	\$465	\$445	\$445	\$426	\$426	\$386	\$386	\$360	\$360	\$311	\$311
63	\$537	\$537	\$495	\$495	\$474	\$474	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
64	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379
65+	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$54	\$54
8	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
15	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
16	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
19	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
20	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
21	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
22	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
23	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
24	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
25	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
26	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
27	\$158	\$158	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$112	\$112	\$97	\$97
28	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
29	\$158	\$158	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$97	\$97
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
33	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
34	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
35	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
36	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
37	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
38	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
39	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
40	\$226	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
41	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
42	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
43	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$198	\$198	\$171	\$171
44	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
45	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
46	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
47	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
48	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
49	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$210	\$210
50	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
51	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
52	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
53	\$441	\$441	\$407	\$407	\$390	\$390	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
54	\$460	\$460	\$424	\$424	\$406	\$406	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
55	\$468	\$468	\$431	\$431	\$413	\$413	\$395	\$395	\$358	\$358	\$334	\$334	\$288	\$288
56	\$478	\$478	\$440	\$440	\$421	\$421	\$403	\$403	\$366	\$366	\$341	\$341	\$294	\$294
57	\$496	\$496	\$458	\$458	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
58	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
59	\$584	\$584	\$539	\$539	\$516	\$516	\$493	\$493	\$448	\$448	\$417	\$417	\$360	\$360
60	\$647	\$647	\$596	\$596	\$571	\$571	\$546	\$546	\$495	\$495	\$462	\$462	\$399	\$399
61	\$712	\$712	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$439	\$439
62	\$770	\$770	\$710	\$710	\$680	\$680	\$650	\$650	\$590	\$590	\$550	\$550	\$475	\$475
63	\$809	\$809	\$746	\$746	\$714	\$714	\$682	\$682	\$619	\$619	\$577	\$577	\$499	\$499
64	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
65+	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
5	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
6	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
7	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
8	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
9	\$88	\$88	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
26	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
27	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
30	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
36	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
37	\$150	\$150	\$138	\$138	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
39	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
40	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
41	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
42	\$210	\$210	\$194	\$194	\$186	\$186	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
43	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
44	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
45	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
46	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$194	\$180	\$180	\$156	\$156
47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
48	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
49	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
50	\$299	\$299	\$275	\$275	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
51	\$316	\$316	\$291	\$291	\$279	\$279	\$266	\$266	\$242	\$242	\$225	\$225	\$195	\$195
52	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
53	\$376	\$376	\$347	\$347	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
54	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
55	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
56	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
57	\$432	\$432	\$398	\$398	\$381	\$381	\$364	\$364	\$331	\$331	\$308	\$308	\$266	\$266
58	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
59	\$512	\$512	\$472	\$472	\$452	\$452	\$432	\$432	\$392	\$392	\$365	\$365	\$316	\$316
60	\$568	\$568	\$523	\$523	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
61	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
62	\$680	\$680	\$626	\$626	\$600	\$600	\$573	\$573	\$520	\$520	\$485	\$485	\$419	\$419
63	\$715	\$715	\$659	\$659	\$631	\$631	\$603	\$603	\$547	\$547	\$510	\$510	\$441	\$441
64	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486
65+	\$787	\$787	\$726	\$726	\$695	\$695	\$664	\$664	\$603	\$603	\$562	\$562	\$486	\$486

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
2	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
3	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$62	\$62
4	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
5	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
6	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
15	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
16	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
17	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
18	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
19	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
20	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
21	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
22	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
23	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
24	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
25	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
26	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
28	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
29	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
30	\$122	\$122	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$87	\$87	\$75	\$75
31	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
33	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
34	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
35	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$98	\$98	\$84	\$84
36	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
38	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
39	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
40	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
42	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$127	\$127
43	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
44	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
45	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
46	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
47	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
48	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
49	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
50	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
51	\$291	\$291	\$268	\$268	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
52	\$317	\$317	\$292	\$292	\$280	\$280	\$267	\$267	\$243	\$243	\$226	\$226	\$195	\$195
53	\$342	\$342	\$315	\$315	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
54	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$273	\$273	\$254	\$254	\$219	\$219
55	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
56	\$369	\$369	\$340	\$340	\$326	\$326	\$312	\$312	\$283	\$283	\$263	\$263	\$228	\$228
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
59	\$465	\$465	\$428	\$428	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$286	\$286
60	\$524	\$524	\$484	\$484	\$463	\$463	\$443	\$443	\$402	\$402	\$374	\$374	\$323	\$323
61	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
62	\$649	\$649	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
63	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
64	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435
65+	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$435	\$435

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
4	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
5	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
16	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
35	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
36	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
38	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
42	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
43	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
44	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
45	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
46	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
47	\$195	\$195	\$179	\$179	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
48	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
49	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
50	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
51	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
52	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
53	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
54	\$292	\$292	\$269	\$269	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
55	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
56	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
57	\$321	\$321	\$296	\$296	\$284	\$284	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
58	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
59	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
60	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
61	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
62	\$550	\$550	\$507	\$507	\$485	\$485	\$464	\$464	\$421	\$421	\$392	\$392	\$339	\$339
63	\$584	\$584	\$538	\$538	\$515	\$515	\$493	\$493	\$447	\$447	\$417	\$417	\$360	\$360
64	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407
65+	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 no maternity (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
6	\$71	\$71	\$65	\$65	\$62	\$62	\$60	\$60	\$54	\$54	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
8	\$69	\$69	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
17	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
18	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
19	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
20	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
21	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
22	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
23	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
24	\$110	\$110	\$102	\$102	\$97	\$97	\$93	\$93	\$84	\$84	\$79	\$79	\$68	\$68
25	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
26	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
27	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
28	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
29	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
30	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
32	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
35	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
36	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
37	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
38	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$97	\$97	\$83	\$83
39	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
40	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
41	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
42	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
43	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
44	\$211	\$211	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
45	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
46	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
47	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
48	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$170	\$170	\$147	\$147
49	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
50	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
51	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
52	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$182	\$182
53	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
54	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$205	\$205
55	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$258	\$258	\$241	\$241	\$208	\$208
56	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
57	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
58	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
59	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
60	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
61	\$555	\$555	\$512	\$512	\$490	\$490	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
62	\$611	\$611	\$563	\$563	\$539	\$539	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
63	\$648	\$648	\$598	\$598	\$572	\$572	\$547	\$547	\$497	\$497	\$463	\$463	\$400	\$400
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
3	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
4	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
5	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
8	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
9	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$47	\$47	\$43	\$43	\$37	\$37
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
16	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
18	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
19	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
20	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
21	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
22	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
23	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
24	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
25	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
26	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
27	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
28	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
31	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
32	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
33	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
34	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
35	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
36	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
40	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
41	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
42	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
43	\$149	\$149	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
44	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
45	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
46	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
47	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
48	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
49	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$136	\$136	\$117	\$117
50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
51	\$212	\$212	\$195	\$195	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$130	\$130
52	\$233	\$233	\$215	\$215	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
53	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
54	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$204	\$204	\$190	\$190	\$164	\$164
55	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
56	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
57	\$293	\$293	\$270	\$270	\$258	\$258	\$247	\$247	\$224	\$224	\$209	\$209	\$180	\$180
58	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$245	\$245	\$228	\$228	\$197	\$197
59	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
60	\$404	\$404	\$373	\$373	\$357	\$357	\$341	\$341	\$310	\$310	\$289	\$289	\$249	\$249
61	\$457	\$457	\$422	\$422	\$403	\$403	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
62	\$505	\$505	\$465	\$465	\$445	\$445	\$426	\$426	\$386	\$386	\$360	\$360	\$311	\$311
63	\$537	\$537	\$495	\$495	\$474	\$474	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
64	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379
65+	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$545	\$545	\$502	\$502	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
1	\$368	\$368	\$339	\$339	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
2	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$194	\$180	\$180	\$156	\$156
3	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
4	\$248	\$248	\$228	\$228	\$218	\$218	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
5	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
6	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
7	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$167	\$167	\$156	\$156	\$135	\$135
8	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
9	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
10	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
11	\$225	\$225	\$207	\$207	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
12	\$241	\$241	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
13	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
14	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
15	\$284	\$284	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
16	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
17	\$297	\$297	\$274	\$274	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
18	\$298	\$298	\$275	\$275	\$263	\$263	\$251	\$251	\$228	\$228	\$213	\$213	\$184	\$184
19	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
20	\$317	\$317	\$292	\$292	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
21	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$249	\$249	\$232	\$232	\$200	\$200
22	\$335	\$335	\$309	\$309	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
23	\$344	\$344	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
24	\$353	\$353	\$325	\$325	\$312	\$312	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$218
25	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$251	\$251
26	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
27	\$431	\$431	\$398	\$398	\$381	\$381	\$364	\$364	\$330	\$330	\$308	\$308	\$266	\$266
28	\$443	\$443	\$409	\$409	\$391	\$391	\$374	\$374	\$340	\$340	\$316	\$316	\$273	\$273
29	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$327	\$327	\$282	\$282
30	\$469	\$469	\$433	\$433	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
31	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
32	\$498	\$498	\$459	\$459	\$440	\$440	\$420	\$420	\$382	\$382	\$356	\$356	\$307	\$307
33	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
34	\$524	\$524	\$483	\$483	\$463	\$463	\$442	\$442	\$401	\$401	\$374	\$374	\$323	\$323
35	\$535	\$535	\$493	\$493	\$472	\$472	\$451	\$451	\$410	\$410	\$382	\$382	\$330	\$330
36	\$545	\$545	\$502	\$502	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
37	\$556	\$556	\$513	\$513	\$491	\$491	\$470	\$470	\$426	\$426	\$397	\$397	\$343	\$343
38	\$567	\$567	\$522	\$522	\$500	\$500	\$478	\$478	\$434	\$434	\$404	\$404	\$349	\$349
39	\$582	\$582	\$537	\$537	\$514	\$514	\$491	\$491	\$446	\$446	\$415	\$415	\$359	\$359
40	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$427	\$427	\$369	\$369
41	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$468	\$468	\$437	\$437	\$377	\$377
42	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
43	\$577	\$577	\$532	\$532	\$509	\$509	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
44	\$582	\$582	\$536	\$536	\$514	\$514	\$491	\$491	\$446	\$446	\$415	\$415	\$359	\$359
45	\$587	\$587	\$542	\$542	\$518	\$518	\$496	\$496	\$450	\$450	\$419	\$419	\$362	\$362
46	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
47	\$600	\$600	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
48	\$606	\$606	\$558	\$558	\$535	\$535	\$511	\$511	\$464	\$464	\$432	\$432	\$374	\$374
49	\$713	\$713	\$657	\$657	\$629	\$629	\$601	\$601	\$546	\$546	\$509	\$509	\$440	\$440
50	\$678	\$678	\$625	\$625	\$598	\$598	\$572	\$572	\$519	\$519	\$484	\$484	\$418	\$418
51	\$695	\$695	\$640	\$640	\$613	\$613	\$586	\$586	\$532	\$532	\$496	\$496	\$428	\$428
52	\$728	\$728	\$671	\$671	\$642	\$642	\$614	\$614	\$558	\$558	\$520	\$520	\$449	\$449
53	\$763	\$763	\$703	\$703	\$673	\$673	\$644	\$644	\$584	\$584	\$544	\$544	\$470	\$470
54	\$792	\$792	\$730	\$730	\$699	\$699	\$668	\$668	\$606	\$606	\$565	\$565	\$488	\$488
55	\$824	\$824	\$760	\$760	\$727	\$727	\$696	\$696	\$631	\$631	\$588	\$588	\$508	\$508
56	\$858	\$858	\$791	\$791	\$757	\$757	\$724	\$724	\$657	\$657	\$612	\$612	\$529	\$529
57	\$892	\$892	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
58	\$927	\$927	\$855	\$855	\$818	\$818	\$783	\$783	\$710	\$710	\$662	\$662	\$572	\$572
59	\$945	\$945	\$871	\$871	\$834	\$834	\$798	\$798	\$724	\$724	\$675	\$675	\$583	\$583
60	\$965	\$965	\$890	\$890	\$852	\$852	\$815	\$815	\$739	\$739	\$689	\$689	\$595	\$595
61	\$987	\$987	\$910	\$910	\$871	\$871	\$833	\$833	\$756	\$756	\$704	\$704	\$609	\$609
62	\$1,007	\$1,007	\$929	\$929	\$889	\$889	\$850	\$850	\$772	\$772	\$719	\$719	\$621	\$621
63	\$1,029	\$1,029	\$949	\$949	\$909	\$909	\$869	\$869	\$788	\$788	\$735	\$735	\$635	\$635
64	\$1,053	\$1,053	\$970	\$970	\$929	\$929	\$888	\$888	\$806	\$806	\$751	\$751	\$649	\$649
65+	\$1,053	\$1,053	\$970	\$970	\$929	\$929	\$888	\$888	\$806	\$806	\$751	\$751	\$649	\$649

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$360	\$360	\$311	\$311
1	\$373	\$373	\$344	\$344	\$329	\$329	\$314	\$314	\$285	\$285	\$266	\$266	\$230	\$230
2	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
3	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
4	\$224	\$224	\$206	\$206	\$198	\$198	\$189	\$189	\$171	\$171	\$160	\$160	\$138	\$138
5	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
6	\$198	\$198	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
7	\$186	\$186	\$172	\$172	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
8	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
9	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
10	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$112
11	\$196	\$196	\$181	\$181	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
12	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
13	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
14	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
15	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$190	\$165	\$165
16	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
17	\$286	\$286	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
18	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$201	\$201	\$173	\$173
19	\$283	\$283	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
20	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$224	\$224	\$208	\$208	\$180	\$180
21	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
22	\$308	\$308	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
23	\$317	\$317	\$292	\$292	\$280	\$280	\$268	\$268	\$243	\$243	\$226	\$226	\$196	\$196
24	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
25	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$233	\$233
26	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
27	\$402	\$402	\$371	\$371	\$355	\$355	\$339	\$339	\$308	\$308	\$287	\$287	\$248	\$248
28	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$296	\$296	\$255	\$255
29	\$426	\$426	\$393	\$393	\$376	\$376	\$360	\$360	\$326	\$326	\$304	\$304	\$263	\$263
30	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$270	\$270
31	\$452	\$452	\$417	\$417	\$399	\$399	\$382	\$382	\$346	\$346	\$323	\$323	\$279	\$279
32	\$466	\$466	\$429	\$429	\$411	\$411	\$393	\$393	\$357	\$357	\$332	\$332	\$287	\$287
33	\$478	\$478	\$441	\$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
34	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
35	\$496	\$496	\$458	\$458	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
36	\$506	\$506	\$467	\$467	\$447	\$447	\$427	\$427	\$388	\$388	\$361	\$361	\$312	\$312
37	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$396	\$396	\$369	\$369	\$319	\$319
38	\$527	\$527	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
39	\$532	\$532	\$490	\$490	\$469	\$469	\$449	\$449	\$407	\$407	\$380	\$380	\$328	\$328
40	\$535	\$535	\$494	\$494	\$473	\$473	\$452	\$452	\$410	\$410	\$382	\$382	\$330	\$330
41	\$540	\$540	\$498	\$498	\$476	\$476	\$455	\$455	\$413	\$413	\$385	\$385	\$333	\$333
42	\$544	\$544	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
43	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
44	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
45	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
46	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
47	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$300	\$300
48	\$547	\$547	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
49	\$567	\$567	\$523	\$523	\$500	\$500	\$478	\$478	\$434	\$434	\$404	\$404	\$350	\$350
50	\$586	\$586	\$540	\$540	\$517	\$517	\$494	\$494	\$448	\$448	\$418	\$418	\$361	\$361
51	\$605	\$605	\$558	\$558	\$534	\$534	\$511	\$511	\$464	\$464	\$432	\$432	\$373	\$373
52	\$567	\$567	\$523	\$523	\$500	\$500	\$479	\$479	\$434	\$434	\$405	\$405	\$350	\$350
53	\$578	\$578	\$533	\$533	\$510	\$510	\$488	\$488	\$443	\$443	\$412	\$412	\$356	\$356
54	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$427	\$427	\$369	\$369
55	\$620	\$620	\$572	\$572	\$547	\$547	\$523	\$523	\$475	\$475	\$443	\$443	\$382	\$382
56	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
57	\$665	\$665	\$613	\$613	\$587	\$587	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410
58	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$493	\$493	\$426	\$426
59	\$706	\$706	\$651	\$651	\$623	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$436	\$436
60	\$722	\$722	\$666	\$666	\$637	\$637	\$609	\$609	\$553	\$553	\$516	\$516	\$445	\$445
61	\$740	\$740	\$682	\$682	\$653	\$653	\$624	\$624	\$567	\$567	\$528	\$528	\$456	\$456
62	\$758	\$758	\$699	\$699	\$669	\$669	\$640	\$640	\$581	\$581	\$541	\$541	\$468	\$468
63	\$773	\$773	\$713	\$713	\$683	\$683	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
64	\$793	\$793	\$731	\$731	\$700	\$700	\$669	\$669	\$607	\$607	\$566	\$566	\$489	\$489
65+	\$793	\$793	\$731	\$731	\$700	\$700	\$669	\$669	\$607	\$607	\$566	\$566	\$489	\$489

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
1	\$286	\$286	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$204	\$204	\$176	\$176
2	\$200	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
3	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
4	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
5	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
6	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
7	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
8	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
9	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
10	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
11	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
12	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
13	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
14	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
15	\$224	\$224	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
16	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
17	\$234	\$234	\$216	\$216	\$207	\$207	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
18	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
19	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
20	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
21	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
22	\$265	\$265	\$244	\$244	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$163	\$163
23	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
24	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
25	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
26	\$334	\$334	\$308	\$308	\$294	\$294	\$282	\$282	\$255	\$255	\$238	\$238	\$206	\$206
27	\$345	\$345	\$318	\$318	\$305	\$305	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
28	\$358	\$358	\$330	\$330	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
29	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$284	\$284	\$265	\$265	\$229	\$229
30	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
31	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
32	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
33	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
34	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$314	\$314	\$271	\$271
35	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$346	\$346	\$322	\$322	\$278	\$278
36	\$464	\$464	\$428	\$428	\$409	\$409	\$391	\$391	\$355	\$355	\$331	\$331	\$286	\$286
37	\$475	\$475	\$438	\$438	\$420	\$420	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
38	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$301	\$301
39	\$448	\$448	\$413	\$413	\$395	\$395	\$378	\$378	\$343	\$343	\$320	\$320	\$276	\$276
40	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
41	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
42	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
43	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$348	\$348	\$300	\$300
44	\$495	\$495	\$456	\$456	\$437	\$437	\$418	\$418	\$379	\$379	\$353	\$353	\$305	\$305
45	\$500	\$500	\$461	\$461	\$441	\$441	\$422	\$422	\$383	\$383	\$357	\$357	\$308	\$308
46	\$507	\$507	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
47	\$515	\$515	\$475	\$475	\$454	\$454	\$435	\$435	\$394	\$394	\$368	\$368	\$318	\$318
48	\$522	\$522	\$482	\$482	\$461	\$461	\$441	\$441	\$400	\$400	\$373	\$373	\$322	\$322
49	\$546	\$546	\$503	\$503	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
50	\$569	\$569	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$406	\$406	\$351	\$351
51	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
52	\$622	\$622	\$574	\$574	\$549	\$549	\$525	\$525	\$476	\$476	\$444	\$444	\$384	\$384
53	\$650	\$650	\$599	\$599	\$573	\$573	\$548	\$548	\$498	\$498	\$464	\$464	\$401	\$401
54	\$677	\$677	\$624	\$624	\$598	\$598	\$571	\$571	\$519	\$519	\$483	\$483	\$418	\$418
55	\$708	\$708	\$652	\$652	\$625	\$625	\$597	\$597	\$542	\$542	\$505	\$505	\$437	\$437
56	\$738	\$738	\$680	\$680	\$651	\$651	\$622	\$622	\$565	\$565	\$527	\$527	\$455	\$455
57	\$770	\$770	\$710	\$710	\$679	\$679	\$650	\$650	\$590	\$590	\$549	\$549	\$475	\$475
58	\$802	\$802	\$740	\$740	\$708	\$708	\$677	\$677	\$614	\$614	\$573	\$573	\$495	\$495
59	\$824	\$824	\$759	\$759	\$727	\$727	\$695	\$695	\$631	\$631	\$588	\$588	\$508	\$508
60	\$846	\$846	\$780	\$780	\$746	\$746	\$714	\$714	\$648	\$648	\$604	\$604	\$522	\$522
61	\$869	\$869	\$801	\$801	\$767	\$767	\$733	\$733	\$666	\$666	\$620	\$620	\$536	\$536
62	\$893	\$893	\$823	\$823	\$788	\$788	\$753	\$753	\$684	\$684	\$637	\$637	\$551	\$551
63	\$917	\$917	\$845	\$845	\$809	\$809	\$773	\$773	\$702	\$702	\$654	\$654	\$565	\$565
64	\$942	\$942	\$868	\$868	\$831	\$831	\$795	\$795	\$721	\$721	\$672	\$672	\$581	\$581
65+	\$942	\$942	\$868	\$868	\$831	\$831	\$795	\$795	\$721	\$721	\$672	\$672	\$581	\$581

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
1	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
2	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
4	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
5	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
6	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
7	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
8	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
9	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
10	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
11	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
12	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
13	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
14	\$194	\$194	\$179	\$179	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
15	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$158	\$158	\$148	\$148	\$128	\$128
16	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
17	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
18	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
19	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
20	\$225	\$225	\$207	\$207	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
21	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$177	\$177	\$165	\$165	\$143	\$143
22	\$240	\$240	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$148	\$148
23	\$245	\$245	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
24	\$254	\$254	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
25	\$260	\$260	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$186	\$186	\$160	\$160
26	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
27	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$242	\$242	\$225	\$225	\$194	\$194
28	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$249	\$249	\$232	\$232	\$200	\$200
29	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$258	\$258	\$241	\$241	\$208	\$208
30	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$267	\$267	\$249	\$249	\$215	\$215
31	\$362	\$362	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
32	\$377	\$377	\$348	\$348	\$333	\$333	\$318	\$318	\$289	\$289	\$269	\$269	\$233	\$233
33	\$390	\$390	\$360	\$360	\$344	\$344	\$329	\$329	\$299	\$299	\$278	\$278	\$240	\$240
34	\$401	\$401	\$370	\$370	\$354	\$354	\$338	\$338	\$307	\$307	\$286	\$286	\$247	\$247
35	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
36	\$421	\$421	\$388	\$388	\$371	\$371	\$355	\$355	\$322	\$322	\$300	\$300	\$259	\$259
37	\$432	\$432	\$398	\$398	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$266	\$266
38	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$273	\$273
39	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
40	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
41	\$393	\$393	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
42	\$393	\$393	\$362	\$362	\$346	\$346	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
43	\$393	\$393	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
44	\$394	\$394	\$363	\$363	\$348	\$348	\$332	\$332	\$302	\$302	\$281	\$281	\$243	\$243
45	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
46	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
47	\$393	\$393	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
48	\$395	\$395	\$364	\$364	\$349	\$349	\$333	\$333	\$302	\$302	\$282	\$282	\$244	\$244
49	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
50	\$436	\$436	\$402	\$402	\$385	\$385	\$368	\$368	\$334	\$334	\$311	\$311	\$269	\$269
51	\$446	\$446	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
52	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
53	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
54	\$505	\$505	\$465	\$465	\$445	\$445	\$426	\$426	\$386	\$386	\$360	\$360	\$311	\$311
55	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
56	\$548	\$548	\$506	\$506	\$484	\$484	\$463	\$463	\$420	\$420	\$391	\$391	\$338	\$338
57	\$572	\$572	\$527	\$527	\$505	\$505	\$483	\$483	\$438	\$438	\$408	\$408	\$353	\$353
58	\$597	\$597	\$550	\$550	\$527	\$527	\$504	\$504	\$457	\$457	\$426	\$426	\$368	\$368
59	\$613	\$613	\$565	\$565	\$541	\$541	\$517	\$517	\$469	\$469	\$437	\$437	\$378	\$378
60	\$629	\$629	\$580	\$580	\$555	\$555	\$531	\$531	\$482	\$482	\$449	\$449	\$388	\$388
61	\$646	\$646	\$596	\$596	\$570	\$570	\$545	\$545	\$495	\$495	\$461	\$461	\$399	\$399
62	\$663	\$663	\$611	\$611	\$585	\$585	\$560	\$560	\$508	\$508	\$473	\$473	\$409	\$409
63	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$485	\$419	\$419
64	\$700	\$700	\$645	\$645	\$617	\$617	\$590	\$590	\$536	\$536	\$499	\$499	\$432	\$432
65+	\$700	\$700	\$645	\$645	\$617	\$617	\$590	\$590	\$536	\$536	\$499	\$499	\$432	\$432

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$335	\$335	\$309	\$309	\$295	\$295	\$283	\$283	\$256	\$256	\$239	\$239	\$206	\$206
1	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
2	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
4	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
5	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
6	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$126	\$126	\$117	\$117	\$101	\$101
7	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
8	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
9	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
10	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
11	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
12	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
13	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
14	\$188	\$188	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
15	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
16	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
17	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
18	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
19	\$207	\$207	\$191	\$191	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
20	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
21	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
22	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
23	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$174	\$162	\$162	\$140	\$140
24	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$177	\$177	\$165	\$165	\$143	\$143
25	\$238	\$238	\$219	\$219	\$210	\$210	\$200	\$200	\$182	\$182	\$169	\$169	\$146	\$146
26	\$277	\$277	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
27	\$289	\$289	\$266	\$266	\$255	\$255	\$243	\$243	\$221	\$221	\$206	\$206	\$178	\$178
28	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
29	\$311	\$311	\$286	\$286	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$191	\$191
30	\$324	\$324	\$299	\$299	\$286	\$286	\$274	\$274	\$248	\$248	\$231	\$231	\$200	\$200
31	\$337	\$337	\$311	\$311	\$297	\$297	\$284	\$284	\$258	\$258	\$241	\$241	\$208	\$208
32	\$352	\$352	\$324	\$324	\$310	\$310	\$297	\$297	\$269	\$269	\$251	\$251	\$217	\$217
33	\$366	\$366	\$337	\$337	\$323	\$323	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
34	\$376	\$376	\$347	\$347	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
35	\$388	\$388	\$358	\$358	\$342	\$342	\$327	\$327	\$297	\$297	\$277	\$277	\$239	\$239
36	\$400	\$400	\$369	\$369	\$353	\$353	\$338	\$338	\$306	\$306	\$286	\$286	\$247	\$247
37	\$412	\$412	\$380	\$380	\$363	\$363	\$348	\$348	\$315	\$315	\$294	\$294	\$254	\$254
38	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$262	\$262
39	\$437	\$437	\$403	\$403	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$312	\$269	\$269
40	\$407	\$407	\$375	\$375	\$359	\$359	\$343	\$343	\$312	\$312	\$290	\$290	\$251	\$251
41	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$316	\$316	\$295	\$295	\$255	\$255
42	\$426	\$426	\$392	\$392	\$376	\$376	\$359	\$359	\$326	\$326	\$304	\$304	\$262	\$262
43	\$437	\$437	\$402	\$402	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$312	\$269	\$269
44	\$444	\$444	\$409	\$409	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
45	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$345	\$345	\$322	\$322	\$278	\$278
46	\$458	\$458	\$423	\$423	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
47	\$466	\$466	\$429	\$429	\$411	\$411	\$393	\$393	\$357	\$357	\$332	\$332	\$287	\$287
48	\$473	\$473	\$436	\$436	\$418	\$418	\$399	\$399	\$362	\$362	\$338	\$338	\$292	\$292
49	\$495	\$495	\$457	\$457	\$437	\$437	\$418	\$418	\$379	\$379	\$354	\$354	\$306	\$306
50	\$519	\$519	\$478	\$478	\$458	\$458	\$438	\$438	\$397	\$397	\$370	\$370	\$320	\$320
51	\$543	\$543	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
52	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
53	\$597	\$597	\$551	\$551	\$527	\$527	\$504	\$504	\$457	\$457	\$426	\$426	\$368	\$368
54	\$624	\$624	\$575	\$575	\$551	\$551	\$527	\$527	\$478	\$478	\$445	\$445	\$385	\$385
55	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
56	\$685	\$685	\$631	\$631	\$604	\$604	\$578	\$578	\$524	\$524	\$489	\$489	\$422	\$422
57	\$715	\$715	\$660	\$660	\$631	\$631	\$604	\$604	\$548	\$548	\$511	\$511	\$441	\$441
58	\$748	\$748	\$689	\$689	\$660	\$660	\$631	\$631	\$573	\$573	\$534	\$534	\$461	\$461
59	\$769	\$769	\$709	\$709	\$679	\$679	\$649	\$649	\$589	\$589	\$549	\$549	\$474	\$474
60	\$791	\$791	\$729	\$729	\$698	\$698	\$667	\$667	\$606	\$606	\$565	\$565	\$488	\$488
61	\$815	\$815	\$751	\$751	\$719	\$719	\$687	\$687	\$624	\$624	\$581	\$581	\$502	\$502
62	\$838	\$838	\$773	\$773	\$740	\$740	\$707	\$707	\$642	\$642	\$598	\$598	\$517	\$517
63	\$863	\$863	\$795	\$795	\$761	\$761	\$728	\$728	\$661	\$661	\$616	\$616	\$532	\$532
64	\$888	\$888	\$819	\$819	\$784	\$784	\$750	\$750	\$680	\$680	\$634	\$634	\$548	\$548
65+	\$888	\$888	\$819	\$819	\$784	\$784	\$750	\$750	\$680	\$680	\$634	\$634	\$548	\$548

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$183	\$183
1	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
2	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
4	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
5	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
6	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
7	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
8	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
9	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
10	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
11	\$139	\$139	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$99	\$99	\$86	\$86
12	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
13	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
14	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
15	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
16	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
17	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
18	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
19	\$184	\$184	\$170	\$170	\$163	\$163	\$155	\$155	\$141	\$141	\$131	\$131	\$114	\$114
20	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
21	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
22	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
23	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
24	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$148	\$148	\$128	\$128
25	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
26	\$248	\$248	\$229	\$229	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
27	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$197	\$197	\$184	\$184	\$159	\$159
28	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
29	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$200	\$200	\$173	\$173
30	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
31	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
32	\$315	\$315	\$290	\$290	\$278	\$278	\$266	\$266	\$241	\$241	\$225	\$225	\$194	\$194
33	\$326	\$326	\$300	\$300	\$288	\$288	\$275	\$275	\$250	\$250	\$233	\$233	\$201	\$201
34	\$337	\$337	\$311	\$311	\$298	\$298	\$284	\$284	\$258	\$258	\$241	\$241	\$208	\$208
35	\$346	\$346	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
36	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$221	\$221
37	\$370	\$370	\$341	\$341	\$326	\$326	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
38	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
39	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
40	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
41	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
42	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
43	\$339	\$339	\$313	\$313	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
44	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
45	\$344	\$344	\$317	\$317	\$304	\$304	\$290	\$290	\$264	\$264	\$246	\$246	\$212	\$212
46	\$348	\$348	\$321	\$321	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
47	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
48	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
49	\$415	\$415	\$382	\$382	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
50	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$283	\$283	\$244	\$244
51	\$406	\$406	\$375	\$375	\$359	\$359	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
52	\$427	\$427	\$394	\$394	\$377	\$377	\$360	\$360	\$327	\$327	\$305	\$305	\$263	\$263
53	\$446	\$446	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
54	\$466	\$466	\$430	\$430	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$333	\$287	\$287
55	\$489	\$489	\$450	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
56	\$510	\$510	\$470	\$470	\$450	\$450	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
57	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
58	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$399	\$399	\$344	\$344
59	\$575	\$575	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$354	\$354
60	\$591	\$591	\$545	\$545	\$522	\$522	\$499	\$499	\$453	\$453	\$422	\$422	\$365	\$365
61	\$608	\$608	\$561	\$561	\$537	\$537	\$513	\$513	\$466	\$466	\$434	\$434	\$375	\$375
62	\$625	\$625	\$576	\$576	\$551	\$551	\$527	\$527	\$478	\$478	\$446	\$446	\$385	\$385
63	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$491	\$491	\$458	\$458	\$396	\$396
64	\$661	\$661	\$609	\$609	\$583	\$583	\$558	\$558	\$506	\$506	\$472	\$472	\$408	\$408
65+	\$661	\$661	\$609	\$609	\$583	\$583	\$558	\$558	\$506	\$506	\$472	\$472	\$408	\$408

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
1	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
2	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
3	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
4	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
5	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
6	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
7	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
8	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
9	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
10	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
11	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
12	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
13	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
14	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
15	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
16	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
17	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
18	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
19	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
20	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
21	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
22	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
23	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
24	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$70	\$70
25	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
26	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
27	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
28	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
29	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
30	\$158	\$158	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
31	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
32	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
33	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
34	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
35	\$194	\$194	\$179	\$179	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
36	\$202	\$202	\$186	\$186	\$178	\$178	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
37	\$210	\$210	\$194	\$194	\$186	\$186	\$178	\$178	\$161	\$161	\$150	\$150	\$130	\$130
38	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$167	\$167	\$156	\$156	\$135	\$135
39	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
40	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$181	\$165	\$165	\$153	\$153	\$132	\$132
41	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
42	\$239	\$239	\$220	\$220	\$211	\$211	\$201	\$201	\$183	\$183	\$170	\$170	\$147	\$147
43	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
44	\$260	\$260	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$186	\$186	\$160	\$160
45	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
46	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$217	\$217	\$203	\$203	\$175	\$175
47	\$297	\$297	\$274	\$274	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
48	\$311	\$311	\$287	\$287	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$192	\$192
49	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
50	\$348	\$348	\$320	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
51	\$369	\$369	\$340	\$340	\$326	\$326	\$311	\$311	\$283	\$283	\$263	\$263	\$228	\$228
52	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
53	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
54	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$270	\$270
55	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
56	\$488	\$488	\$450	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$348	\$348	\$301	\$301
57	\$515	\$515	\$475	\$475	\$455	\$455	\$435	\$435	\$394	\$394	\$368	\$368	\$318	\$318
58	\$544	\$544	\$501	\$501	\$480	\$480	\$459	\$459	\$416	\$416	\$388	\$388	\$335	\$335
59	\$562	\$562	\$518	\$518	\$496	\$496	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
61	\$600	\$600	\$553	\$553	\$530	\$530	\$506	\$506	\$460	\$460	\$428	\$428	\$370	\$370
62	\$620	\$620	\$572	\$572	\$547	\$547	\$523	\$523	\$475	\$475	\$443	\$443	\$382	\$382
63	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$492	\$492	\$458	\$458	\$396	\$396
64	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409
65+	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$507	\$507	\$473	\$473	\$409	\$409

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
1	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
2	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
3	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
4	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
5	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$68	\$68	\$64	\$64	\$55	\$55
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
13	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
14	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
15	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
16	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
17	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
18	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
19	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
20	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
21	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
22	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
23	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
24	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
25	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
26	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
27	\$118	\$118	\$109	\$109	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$73	\$73
28	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
29	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
30	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
31	\$138	\$138	\$127	\$127	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
32	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
33	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
34	\$157	\$157	\$145	\$145	\$139	\$139	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
35	\$162	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
36	\$169	\$169	\$155	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
37	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$109	\$109
38	\$183	\$183	\$169	\$169	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
39	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
40	\$171	\$171	\$157	\$157	\$150	\$150	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
41	\$174	\$174	\$161	\$161	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
42	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$109	\$109
43	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
44	\$190	\$190	\$175	\$175	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
45	\$198	\$198	\$182	\$182	\$175	\$175	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
46	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
47	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$166	\$166	\$154	\$154	\$133	\$133
48	\$225	\$225	\$207	\$207	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
49	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
50	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
51	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
52	\$284	\$284	\$262	\$262	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
53	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
54	\$320	\$320	\$295	\$295	\$283	\$283	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
55	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$242	\$242	\$209	\$209
56	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
57	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$273	\$273	\$236	\$236
58	\$405	\$405	\$374	\$374	\$358	\$358	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
59	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
60	\$436	\$436	\$402	\$402	\$385	\$385	\$368	\$368	\$334	\$334	\$311	\$311	\$269	\$269
61	\$455	\$455	\$420	\$420	\$402	\$402	\$384	\$384	\$349	\$349	\$325	\$325	\$281	\$281
62	\$472	\$472	\$435	\$435	\$416	\$416	\$398	\$398	\$361	\$361	\$337	\$337	\$291	\$291
63	\$489	\$489	\$451	\$451	\$431	\$431	\$413	\$413	\$374	\$374	\$349	\$349	\$301	\$301
64	\$510	\$510	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314
65+	\$510	\$510	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$548	\$548	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
1	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
2	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
3	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
4	\$251	\$251	\$231	\$231	\$221	\$221	\$211	\$211	\$192	\$192	\$179	\$179	\$154	\$154
5	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
6	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
7	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
8	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
9	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
10	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
11	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
12	\$244	\$244	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
13	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$198	\$185	\$185	\$160	\$160
14	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
15	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$205	\$205	\$177	\$177
16	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$210	\$210	\$182	\$182
17	\$300	\$300	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
18	\$301	\$301	\$277	\$277	\$266	\$266	\$254	\$254	\$230	\$230	\$215	\$215	\$186	\$186
19	\$310	\$310	\$286	\$286	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
20	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
21	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
22	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
23	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$265	\$265	\$247	\$247	\$214	\$214
24	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$273	\$273	\$254	\$254	\$220	\$220
25	\$411	\$411	\$379	\$379	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
26	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
27	\$435	\$435	\$401	\$401	\$383	\$383	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
28	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
29	\$461	\$461	\$425	\$425	\$406	\$406	\$389	\$389	\$353	\$353	\$329	\$329	\$284	\$284
30	\$473	\$473	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
31	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$374	\$374	\$348	\$348	\$301	\$301
32	\$501	\$501	\$462	\$462	\$442	\$442	\$423	\$423	\$384	\$384	\$358	\$358	\$309	\$309
33	\$517	\$517	\$477	\$477	\$456	\$456	\$436	\$436	\$396	\$396	\$369	\$369	\$319	\$319
34	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
35	\$538	\$538	\$496	\$496	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
36	\$548	\$548	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
37	\$559	\$559	\$516	\$516	\$494	\$494	\$472	\$472	\$428	\$428	\$399	\$399	\$345	\$345
38	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
39	\$585	\$585	\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$418	\$418	\$361	\$361
40	\$601	\$601	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
41	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379
42	\$631	\$631	\$582	\$582	\$557	\$557	\$533	\$533	\$483	\$483	\$451	\$451	\$389	\$389
43	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
44	\$585	\$585	\$539	\$539	\$516	\$516	\$494	\$494	\$448	\$448	\$417	\$417	\$361	\$361
45	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
46	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$427	\$427	\$369	\$369
47	\$603	\$603	\$556	\$556	\$533	\$533	\$509	\$509	\$462	\$462	\$431	\$431	\$372	\$372
48	\$609	\$609	\$561	\$561	\$537	\$537	\$514	\$514	\$466	\$466	\$434	\$434	\$375	\$375
49	\$716	\$716	\$660	\$660	\$632	\$632	\$604	\$604	\$548	\$548	\$511	\$511	\$441	\$441
50	\$681	\$681	\$628	\$628	\$601	\$601	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420
51	\$698	\$698	\$643	\$643	\$616	\$616	\$589	\$589	\$534	\$534	\$498	\$498	\$430	\$430
52	\$731	\$731	\$674	\$674	\$645	\$645	\$617	\$617	\$560	\$560	\$522	\$522	\$451	\$451
53	\$766	\$766	\$706	\$706	\$676	\$676	\$646	\$646	\$586	\$586	\$546	\$546	\$472	\$472
54	\$795	\$795	\$733	\$733	\$702	\$702	\$671	\$671	\$609	\$609	\$567	\$567	\$490	\$490
55	\$827	\$827	\$763	\$763	\$730	\$730	\$698	\$698	\$634	\$634	\$590	\$590	\$510	\$510
56	\$861	\$861	\$794	\$794	\$760	\$760	\$726	\$726	\$659	\$659	\$614	\$614	\$531	\$531
57	\$895	\$895	\$825	\$825	\$790	\$790	\$755	\$755	\$685	\$685	\$639	\$639	\$552	\$552
58	\$930	\$930	\$858	\$858	\$821	\$821	\$785	\$785	\$712	\$712	\$664	\$664	\$574	\$574
59	\$948	\$948	\$874	\$874	\$837	\$837	\$800	\$800	\$726	\$726	\$677	\$677	\$585	\$585
60	\$968	\$968	\$893	\$893	\$855	\$855	\$817	\$817	\$742	\$742	\$691	\$691	\$597	\$597
61	\$990	\$990	\$913	\$913	\$874	\$874	\$835	\$835	\$758	\$758	\$707	\$707	\$611	\$611
62	\$1,010	\$1,010	\$932	\$932	\$892	\$892	\$853	\$853	\$774	\$774	\$721	\$721	\$623	\$623
63	\$1,033	\$1,033	\$952	\$952	\$911	\$911	\$871	\$871	\$791	\$791	\$737	\$737	\$637	\$637
64	\$1,056	\$1,056	\$973	\$973	\$932	\$932	\$891	\$891	\$808	\$808	\$754	\$754	\$651	\$651
65+	\$1,056	\$1,056	\$973	\$973	\$932	\$932	\$891	\$891	\$808	\$808	\$754	\$754	\$651	\$651

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$508	\$508	\$468	\$468	\$448	\$448	\$429	\$429	\$389	\$389	\$363	\$363	\$313	\$313
1	\$376	\$376	\$346	\$346	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
2	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$165	\$165	\$143	\$143
3	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
4	\$227	\$227	\$209	\$209	\$200	\$200	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
5	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
6	\$201	\$201	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
7	\$189	\$189	\$174	\$174	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
8	\$182	\$182	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
9	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$112
10	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
11	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
12	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
13	\$237	\$237	\$218	\$218	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
14	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
15	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
16	\$283	\$283	\$261	\$261	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
17	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
18	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$218	\$203	\$203	\$175	\$175
19	\$286	\$286	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
20	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
21	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$232	\$232	\$216	\$216	\$186	\$186
22	\$311	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$238	\$238	\$222	\$222	\$192	\$192
23	\$320	\$320	\$295	\$295	\$283	\$283	\$270	\$270	\$245	\$245	\$229	\$229	\$197	\$197
24	\$332	\$332	\$306	\$306	\$293	\$293	\$280	\$280	\$254	\$254	\$237	\$237	\$205	\$205
25	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
26	\$395	\$395	\$364	\$364	\$349	\$349	\$333	\$333	\$302	\$302	\$282	\$282	\$244	\$244
27	\$405	\$405	\$373	\$373	\$357	\$357	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
28	\$417	\$417	\$385	\$385	\$368	\$368	\$352	\$352	\$319	\$319	\$298	\$298	\$257	\$257
29	\$429	\$429	\$396	\$396	\$379	\$379	\$362	\$362	\$329	\$329	\$306	\$306	\$265	\$265
30	\$440	\$440	\$406	\$406	\$389	\$389	\$372	\$372	\$337	\$337	\$314	\$314	\$272	\$272
31	\$455	\$455	\$420	\$420	\$402	\$402	\$384	\$384	\$349	\$349	\$325	\$325	\$281	\$281
32	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
33	\$481	\$481	\$444	\$444	\$425	\$425	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
34	\$492	\$492	\$454	\$454	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$304	\$304
35	\$499	\$499	\$460	\$460	\$441	\$441	\$421	\$421	\$382	\$382	\$356	\$356	\$308	\$308
36	\$509	\$509	\$470	\$470	\$450	\$450	\$430	\$430	\$390	\$390	\$364	\$364	\$314	\$314
37	\$521	\$521	\$480	\$480	\$459	\$459	\$439	\$439	\$399	\$399	\$372	\$372	\$321	\$321
38	\$530	\$530	\$488	\$488	\$467	\$467	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
39	\$535	\$535	\$493	\$493	\$472	\$472	\$451	\$451	\$410	\$410	\$382	\$382	\$330	\$330
40	\$539	\$539	\$496	\$496	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
41	\$543	\$543	\$500	\$500	\$479	\$479	\$458	\$458	\$416	\$416	\$387	\$387	\$335	\$335
42	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
43	\$489	\$489	\$451	\$451	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
44	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
45	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
46	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
47	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
48	\$551	\$551	\$508	\$508	\$486	\$486	\$465	\$465	\$422	\$422	\$393	\$393	\$339	\$339
49	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
50	\$589	\$589	\$543	\$543	\$519	\$519	\$497	\$497	\$451	\$451	\$420	\$420	\$363	\$363
51	\$608	\$608	\$561	\$561	\$537	\$537	\$513	\$513	\$466	\$466	\$434	\$434	\$375	\$375
52	\$570	\$570	\$526	\$526	\$503	\$503	\$481	\$481	\$437	\$437	\$407	\$407	\$352	\$352
53	\$581	\$581	\$536	\$536	\$513	\$513	\$490	\$490	\$445	\$445	\$415	\$415	\$358	\$358
54	\$601	\$601	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$370	\$370
55	\$623	\$623	\$575	\$575	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
56	\$646	\$646	\$596	\$596	\$570	\$570	\$545	\$545	\$495	\$495	\$461	\$461	\$399	\$399
57	\$668	\$668	\$616	\$616	\$589	\$589	\$563	\$563	\$511	\$511	\$477	\$477	\$412	\$412
58	\$693	\$693	\$639	\$639	\$612	\$612	\$585	\$585	\$531	\$531	\$495	\$495	\$427	\$427
59	\$710	\$710	\$654	\$654	\$626	\$626	\$599	\$599	\$543	\$543	\$506	\$506	\$438	\$438
60	\$725	\$725	\$669	\$669	\$640	\$640	\$612	\$612	\$555	\$555	\$518	\$518	\$447	\$447
61	\$743	\$743	\$685	\$685	\$656	\$656	\$627	\$627	\$569	\$569	\$530	\$530	\$458	\$458
62	\$761	\$761	\$702	\$702	\$672	\$672	\$642	\$642	\$583	\$583	\$543	\$543	\$470	\$470
63	\$776	\$776	\$716	\$716	\$685	\$685	\$655	\$655	\$595	\$595	\$554	\$554	\$479	\$479
64	\$796	\$796	\$734	\$734	\$702	\$702	\$672	\$672	\$609	\$609	\$568	\$568	\$491	\$491
65+	\$796	\$796	\$734	\$734	\$702	\$702	\$672	\$672	\$609	\$609	\$568	\$568	\$491	\$491

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
1	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
2	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
3	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
4	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
5	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
6	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
7	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
8	\$173	\$173	\$159	\$159	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
9	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
10	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
11	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
12	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
13	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
14	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
15	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
16	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
17	\$237	\$237	\$219	\$219	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
18	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
19	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
20	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
21	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$198	\$185	\$185	\$160	\$160
22	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
23	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
24	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
25	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$208	\$208	\$179	\$179
26	\$337	\$337	\$310	\$310	\$297	\$297	\$284	\$284	\$258	\$258	\$240	\$240	\$208	\$208
27	\$348	\$348	\$321	\$321	\$307	\$307	\$294	\$294	\$267	\$267	\$249	\$249	\$215	\$215
28	\$361	\$361	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
29	\$375	\$375	\$345	\$345	\$331	\$331	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
30	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$296	\$296	\$276	\$276	\$239	\$239
31	\$402	\$402	\$370	\$370	\$354	\$354	\$339	\$339	\$307	\$307	\$287	\$287	\$248	\$248
32	\$415	\$415	\$383	\$383	\$367	\$367	\$351	\$351	\$318	\$318	\$296	\$296	\$256	\$256
33	\$432	\$432	\$399	\$399	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$267	\$267
34	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
35	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
36	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
37	\$478	\$478	\$441	\$441	\$422	\$422	\$404	\$404	\$366	\$366	\$341	\$341	\$295	\$295
38	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$376	\$376	\$350	\$350	\$302	\$302
39	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$345	\$345	\$322	\$322	\$278	\$278
40	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$327	\$327	\$282	\$282
41	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
42	\$479	\$479	\$442	\$442	\$423	\$423	\$405	\$405	\$367	\$367	\$342	\$342	\$296	\$296
43	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
44	\$498	\$498	\$459	\$459	\$439	\$439	\$420	\$420	\$381	\$381	\$355	\$355	\$307	\$307
45	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
46	\$511	\$511	\$471	\$471	\$451	\$451	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
47	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$319	\$319
48	\$525	\$525	\$484	\$484	\$464	\$464	\$443	\$443	\$402	\$402	\$375	\$375	\$324	\$324
49	\$549	\$549	\$506	\$506	\$484	\$484	\$463	\$463	\$420	\$420	\$392	\$392	\$339	\$339
50	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$409	\$409	\$353	\$353
51	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$426	\$426	\$369	\$369
52	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
53	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
54	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$485	\$420	\$420
55	\$711	\$711	\$655	\$655	\$627	\$627	\$600	\$600	\$544	\$544	\$507	\$507	\$438	\$438
56	\$741	\$741	\$683	\$683	\$654	\$654	\$625	\$625	\$567	\$567	\$529	\$529	\$457	\$457
57	\$773	\$773	\$713	\$713	\$682	\$682	\$652	\$652	\$592	\$592	\$552	\$552	\$477	\$477
58	\$805	\$805	\$742	\$742	\$711	\$711	\$679	\$679	\$617	\$617	\$575	\$575	\$497	\$497
59	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
60	\$849	\$849	\$782	\$782	\$749	\$749	\$716	\$716	\$650	\$650	\$606	\$606	\$523	\$523
61	\$872	\$872	\$804	\$804	\$770	\$770	\$736	\$736	\$668	\$668	\$622	\$622	\$538	\$538
62	\$896	\$896	\$826	\$826	\$791	\$791	\$756	\$756	\$686	\$686	\$639	\$639	\$553	\$553
63	\$920	\$920	\$848	\$848	\$812	\$812	\$776	\$776	\$704	\$704	\$656	\$656	\$567	\$567
64	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583
65+	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4	\$176	\$176	\$162	\$162	\$155	\$155	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
5	\$165	\$165	\$152	\$152	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
6	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
9	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
21	\$235	\$235	\$216	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
22	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
23	\$248	\$248	\$228	\$228	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
24	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
25	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
26	\$275	\$275	\$254	\$254	\$243	\$243	\$232	\$232	\$211	\$211	\$196	\$196	\$169	\$169
27	\$319	\$319	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
28	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
29	\$341	\$341	\$314	\$314	\$301	\$301	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
30	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
31	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
32	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
33	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
34	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$249	\$249
35	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
36	\$424	\$424	\$390	\$390	\$374	\$374	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
37	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
38	\$445	\$445	\$410	\$410	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$274	\$274
39	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
40	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
41	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$244	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
44	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
48	\$398	\$398	\$367	\$367	\$351	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$245	\$245
49	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
50	\$439	\$439	\$405	\$405	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$271	\$271
51	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
52	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
56	\$551	\$551	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$393	\$393	\$340	\$340
57	\$575	\$575	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$355	\$355
58	\$600	\$600	\$553	\$553	\$529	\$529	\$506	\$506	\$459	\$459	\$428	\$428	\$370	\$370
59	\$616	\$616	\$568	\$568	\$543	\$543	\$520	\$520	\$472	\$472	\$440	\$440	\$380	\$380
60	\$632	\$632	\$583	\$583	\$558	\$558	\$534	\$534	\$484	\$484	\$451	\$451	\$390	\$390
61	\$649	\$649	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$523	\$488	\$488	\$421	\$421
64	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
5	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
6	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$203	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
27	\$292	\$292	\$269	\$269	\$257	\$257	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
28	\$303	\$303	\$280	\$280	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
29	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
30	\$327	\$327	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
31	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
32	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
33	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
34	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$234	\$234
35	\$391	\$391	\$361	\$361	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
36	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
37	\$415	\$415	\$383	\$383	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
38	\$427	\$427	\$394	\$394	\$377	\$377	\$361	\$361	\$327	\$327	\$305	\$305	\$263	\$263
39	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
40	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
41	\$416	\$416	\$384	\$384	\$367	\$367	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
44	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$276	\$276
45	\$454	\$454	\$419	\$419	\$401	\$401	\$383	\$383	\$348	\$348	\$324	\$324	\$280	\$280
46	\$461	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
47	\$469	\$469	\$432	\$432	\$414	\$414	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
48	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
49	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$307	\$307
50	\$522	\$522	\$481	\$481	\$460	\$460	\$440	\$440	\$400	\$400	\$372	\$372	\$322	\$322
51	\$546	\$546	\$504	\$504	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$600	\$553	\$553	\$530	\$530	\$507	\$507	\$460	\$460	\$428	\$428	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
57	\$718	\$718	\$662	\$662	\$634	\$634	\$606	\$606	\$550	\$550	\$513	\$513	\$443	\$443
58	\$751	\$751	\$692	\$692	\$662	\$662	\$633	\$633	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$712	\$712	\$681	\$681	\$652	\$652	\$591	\$591	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$701	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$504	\$504
62	\$841	\$841	\$776	\$776	\$742	\$742	\$710	\$710	\$644	\$644	\$600	\$600	\$519	\$519
63	\$866	\$866	\$798	\$798	\$764	\$764	\$731	\$731	\$663	\$663	\$618	\$618	\$534	\$534
64	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
65+	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
5	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
7	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
16	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
17	\$189	\$189	\$174	\$174	\$167	\$167	\$159	\$159	\$145	\$145	\$135	\$135	\$116	\$116
18	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
20	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
21	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
22	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$124	\$124
23	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$126	\$126
24	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
25	\$215	\$215	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
26	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
27	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
28	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
29	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
30	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
31	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
32	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$244	\$244	\$227	\$227	\$196	\$196
33	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
34	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
35	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
36	\$362	\$362	\$334	\$334	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
37	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
38	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$274	\$274	\$236	\$236
39	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
40	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
41	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
45	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
46	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
49	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
50	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
51	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
52	\$430	\$430	\$396	\$396	\$379	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$317
57	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
58	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$578	\$578	\$533	\$533	\$510	\$510	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
61	\$611	\$611	\$564	\$564	\$540	\$540	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
62	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
63	\$645	\$645	\$594	\$594	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$664	\$664	\$612	\$612	\$586	\$586	\$560	\$560	\$509	\$509	\$474	\$474	\$410	\$410
65+	\$664	\$664	\$612	\$612	\$586	\$586	\$560	\$560	\$509	\$509	\$474	\$474	\$410	\$410

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
3	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
10	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
11	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
13	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
14	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$82	\$82	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
16	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
18	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
20	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
25	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
26	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
27	\$145	\$145	\$133	\$133	\$127	\$127	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
28	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
29	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
30	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
31	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
32	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
33	\$183	\$183	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
34	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
35	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
36	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
37	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
38	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
39	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
44	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
45	\$276	\$276	\$254	\$254	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$276	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
48	\$314	\$314	\$290	\$290	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$194	\$194
49	\$333	\$333	\$307	\$307	\$293	\$293	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
50	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
51	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$384	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$297	\$257	\$257
54	\$440	\$440	\$406	\$406	\$389	\$389	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$433	\$433	\$414	\$414	\$376	\$376	\$351	\$351	\$303	\$303
57	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
58	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
59	\$565	\$565	\$521	\$521	\$498	\$498	\$477	\$477	\$432	\$432	\$403	\$403	\$348	\$348
60	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
61	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
62	\$623	\$623	\$574	\$574	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
63	\$645	\$645	\$595	\$595	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
3	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
4	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
5	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
6	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
15	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
18	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
19	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
26	\$105	\$105	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
28	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
29	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
30	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
31	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
32	\$148	\$148	\$136	\$136	\$130	\$130	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
33	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
34	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
35	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
36	\$172	\$172	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
37	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
38	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
39	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
40	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
41	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
42	\$181	\$181	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
45	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
46	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
47	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
49	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
50	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
56	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$314	\$314	\$271	\$271
61	\$458	\$458	\$422	\$422	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
62	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
63	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316
65+	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
1	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
2	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
3	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
4	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
5	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
6	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
7	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
8	\$173	\$173	\$159	\$159	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
9	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
10	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
11	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
12	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
13	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
14	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
15	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
16	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
17	\$237	\$237	\$219	\$219	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
18	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
19	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
20	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
21	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$198	\$185	\$185	\$160	\$160
22	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
23	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
24	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
25	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$208	\$208	\$179	\$179
26	\$337	\$337	\$310	\$310	\$297	\$297	\$284	\$284	\$258	\$258	\$240	\$240	\$208	\$208
27	\$348	\$348	\$321	\$321	\$307	\$307	\$294	\$294	\$267	\$267	\$249	\$249	\$215	\$215
28	\$361	\$361	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
29	\$375	\$375	\$345	\$345	\$331	\$331	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
30	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$296	\$296	\$276	\$276	\$239	\$239
31	\$402	\$402	\$370	\$370	\$354	\$354	\$339	\$339	\$307	\$307	\$287	\$287	\$248	\$248
32	\$415	\$415	\$383	\$383	\$367	\$367	\$351	\$351	\$318	\$318	\$296	\$296	\$256	\$256
33	\$432	\$432	\$399	\$399	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$267	\$267
34	\$442	\$442	\$408	\$408	\$390	\$390	\$373	\$373	\$339	\$339	\$316	\$316	\$273	\$273
35	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
36	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
37	\$478	\$478	\$441	\$441	\$422	\$422	\$404	\$404	\$366	\$366	\$341	\$341	\$295	\$295
38	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$376	\$376	\$350	\$350	\$302	\$302
39	\$451	\$451	\$416	\$416	\$398	\$398	\$381	\$381	\$345	\$345	\$322	\$322	\$278	\$278
40	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$327	\$327	\$282	\$282
41	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
42	\$479	\$479	\$442	\$442	\$423	\$423	\$405	\$405	\$367	\$367	\$342	\$342	\$296	\$296
43	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
44	\$498	\$498	\$459	\$459	\$439	\$439	\$420	\$420	\$381	\$381	\$355	\$355	\$307	\$307
45	\$503	\$503	\$464	\$464	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
46	\$511	\$511	\$471	\$471	\$451	\$451	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
47	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$319	\$319
48	\$525	\$525	\$484	\$484	\$464	\$464	\$443	\$443	\$402	\$402	\$375	\$375	\$324	\$324
49	\$549	\$549	\$506	\$506	\$484	\$484	\$463	\$463	\$420	\$420	\$392	\$392	\$339	\$339
50	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$409	\$409	\$353	\$353
51	\$598	\$598	\$551	\$551	\$527	\$527	\$504	\$504	\$458	\$458	\$426	\$426	\$369	\$369
52	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
53	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
54	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$485	\$420	\$420
55	\$711	\$711	\$655	\$655	\$627	\$627	\$600	\$600	\$544	\$544	\$507	\$507	\$438	\$438
56	\$741	\$741	\$683	\$683	\$654	\$654	\$625	\$625	\$567	\$567	\$529	\$529	\$457	\$457
57	\$773	\$773	\$713	\$713	\$682	\$682	\$652	\$652	\$592	\$592	\$552	\$552	\$477	\$477
58	\$805	\$805	\$742	\$742	\$711	\$711	\$679	\$679	\$617	\$617	\$575	\$575	\$497	\$497
59	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
60	\$849	\$849	\$782	\$782	\$749	\$749	\$716	\$716	\$650	\$650	\$606	\$606	\$523	\$523
61	\$872	\$872	\$804	\$804	\$770	\$770	\$736	\$736	\$668	\$668	\$622	\$622	\$538	\$538
62	\$896	\$896	\$826	\$826	\$791	\$791	\$756	\$756	\$686	\$686	\$639	\$639	\$553	\$553
63	\$920	\$920	\$848	\$848	\$812	\$812	\$776	\$776	\$704	\$704	\$656	\$656	\$567	\$567
64	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583
65+	\$945	\$945	\$871	\$871	\$834	\$834	\$797	\$797	\$723	\$723	\$674	\$674	\$583	\$583

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
4	\$176	\$176	\$162	\$162	\$155	\$155	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
5	\$165	\$165	\$152	\$152	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
6	\$156	\$156	\$144	\$144	\$138	\$138	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
9	\$143	\$143	\$132	\$132	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$189	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
21	\$235	\$235	\$216	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
22	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
23	\$248	\$248	\$228	\$228	\$219	\$219	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
24	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
25	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
26	\$275	\$275	\$254	\$254	\$243	\$243	\$232	\$232	\$211	\$211	\$196	\$196	\$169	\$169
27	\$319	\$319	\$294	\$294	\$281	\$281	\$269	\$269	\$244	\$244	\$227	\$227	\$196	\$196
28	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
29	\$341	\$341	\$314	\$314	\$301	\$301	\$287	\$287	\$261	\$261	\$243	\$243	\$210	\$210
30	\$352	\$352	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$251	\$251	\$217	\$217
31	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
32	\$380	\$380	\$350	\$350	\$335	\$335	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
33	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
34	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$249	\$249
35	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
36	\$424	\$424	\$390	\$390	\$374	\$374	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
37	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$310	\$310	\$268	\$268
38	\$445	\$445	\$410	\$410	\$393	\$393	\$376	\$376	\$341	\$341	\$318	\$318	\$274	\$274
39	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
40	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
41	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$244	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
44	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$396	\$396	\$365	\$365	\$350	\$350	\$334	\$334	\$304	\$304	\$283	\$283	\$244	\$244
48	\$398	\$398	\$367	\$367	\$351	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$245	\$245
49	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
50	\$439	\$439	\$405	\$405	\$387	\$387	\$370	\$370	\$336	\$336	\$313	\$313	\$271	\$271
51	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
52	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$412	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
56	\$551	\$551	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$393	\$393	\$340	\$340
57	\$575	\$575	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$355	\$355
58	\$600	\$600	\$553	\$553	\$529	\$529	\$506	\$506	\$459	\$459	\$428	\$428	\$370	\$370
59	\$616	\$616	\$568	\$568	\$543	\$543	\$520	\$520	\$472	\$472	\$440	\$440	\$380	\$380
60	\$632	\$632	\$583	\$583	\$558	\$558	\$534	\$534	\$484	\$484	\$451	\$451	\$390	\$390
61	\$649	\$649	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$464	\$464	\$401	\$401
62	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$523	\$488	\$488	\$421	\$421
64	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433
65+	\$703	\$703	\$648	\$648	\$620	\$620	\$593	\$593	\$538	\$538	\$502	\$502	\$433	\$433

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
5	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
6	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$140	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$203	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$241	\$241	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
27	\$292	\$292	\$269	\$269	\$257	\$257	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
28	\$303	\$303	\$280	\$280	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
29	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
30	\$327	\$327	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
31	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
32	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
33	\$369	\$369	\$340	\$340	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
34	\$379	\$379	\$349	\$349	\$334	\$334	\$320	\$320	\$290	\$290	\$270	\$270	\$234	\$234
35	\$391	\$391	\$361	\$361	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
36	\$403	\$403	\$372	\$372	\$356	\$356	\$340	\$340	\$309	\$309	\$288	\$288	\$249	\$249
37	\$415	\$415	\$383	\$383	\$366	\$366	\$350	\$350	\$318	\$318	\$296	\$296	\$256	\$256
38	\$427	\$427	\$394	\$394	\$377	\$377	\$361	\$361	\$327	\$327	\$305	\$305	\$263	\$263
39	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
40	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
41	\$416	\$416	\$384	\$384	\$367	\$367	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$440	\$440	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
44	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$276	\$276
45	\$454	\$454	\$419	\$419	\$401	\$401	\$383	\$383	\$348	\$348	\$324	\$324	\$280	\$280
46	\$461	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
47	\$469	\$469	\$432	\$432	\$414	\$414	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
48	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
49	\$499	\$499	\$460	\$460	\$440	\$440	\$421	\$421	\$382	\$382	\$356	\$356	\$307	\$307
50	\$522	\$522	\$481	\$481	\$460	\$460	\$440	\$440	\$400	\$400	\$372	\$372	\$322	\$322
51	\$546	\$546	\$504	\$504	\$482	\$482	\$461	\$461	\$418	\$418	\$390	\$390	\$337	\$337
52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$600	\$553	\$553	\$530	\$530	\$507	\$507	\$460	\$460	\$428	\$428	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$553	\$529	\$529	\$480	\$480	\$448	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$688	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$527	\$491	\$491	\$424	\$424
57	\$718	\$718	\$662	\$662	\$634	\$634	\$606	\$606	\$550	\$550	\$513	\$513	\$443	\$443
58	\$751	\$751	\$692	\$692	\$662	\$662	\$633	\$633	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$712	\$712	\$681	\$681	\$652	\$652	\$591	\$591	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$701	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$818	\$818	\$754	\$754	\$722	\$722	\$690	\$690	\$626	\$626	\$584	\$584	\$504	\$504
62	\$841	\$841	\$776	\$776	\$742	\$742	\$710	\$710	\$644	\$644	\$600	\$600	\$519	\$519
63	\$866	\$866	\$798	\$798	\$764	\$764	\$731	\$731	\$663	\$663	\$618	\$618	\$534	\$534
64	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550
65+	\$891	\$891	\$822	\$822	\$787	\$787	\$752	\$752	\$683	\$683	\$636	\$636	\$550	\$550

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
5	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
7	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$151	\$151	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
16	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
17	\$189	\$189	\$174	\$174	\$167	\$167	\$159	\$159	\$145	\$145	\$135	\$135	\$116	\$116
18	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
20	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
21	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
22	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$124	\$124
23	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$126	\$126
24	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
25	\$215	\$215	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
26	\$251	\$251	\$231	\$231	\$221	\$221	\$212	\$212	\$192	\$192	\$179	\$179	\$155	\$155
27	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
28	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
29	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
30	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$224	\$224	\$209	\$209	\$181	\$181
31	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
32	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$244	\$244	\$227	\$227	\$196	\$196
33	\$329	\$329	\$303	\$303	\$290	\$290	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
34	\$340	\$340	\$314	\$314	\$300	\$300	\$287	\$287	\$260	\$260	\$243	\$243	\$210	\$210
35	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
36	\$362	\$362	\$334	\$334	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
37	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
38	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$274	\$274	\$236	\$236
39	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
40	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
41	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
45	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
46	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$269	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
49	\$418	\$418	\$385	\$385	\$369	\$369	\$352	\$352	\$320	\$320	\$298	\$298	\$258	\$258
50	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
51	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
52	\$430	\$430	\$396	\$396	\$379	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$432	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$317
57	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
58	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$578	\$578	\$533	\$533	\$510	\$510	\$487	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
61	\$611	\$611	\$564	\$564	\$540	\$540	\$516	\$516	\$468	\$468	\$436	\$436	\$377	\$377
62	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
63	\$645	\$645	\$594	\$594	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$664	\$664	\$612	\$612	\$586	\$586	\$560	\$560	\$509	\$509	\$474	\$474	\$410	\$410
65+	\$664	\$664	\$612	\$612	\$586	\$586	\$560	\$560	\$509	\$509	\$474	\$474	\$410	\$410

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
3	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
10	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
11	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
13	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
14	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$82	\$82	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
16	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
18	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
20	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
25	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
26	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
27	\$145	\$145	\$133	\$133	\$127	\$127	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
28	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$91	\$91
29	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
30	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
31	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$121	\$121	\$104	\$104
32	\$175	\$175	\$161	\$161	\$154	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
33	\$183	\$183	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
34	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
35	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
36	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
37	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
38	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
39	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$156	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
44	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
45	\$276	\$276	\$254	\$254	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$276	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
48	\$314	\$314	\$290	\$290	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$194	\$194
49	\$333	\$333	\$307	\$307	\$293	\$293	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
50	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
51	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$384	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$297	\$257	\$257
54	\$440	\$440	\$406	\$406	\$389	\$389	\$371	\$371	\$337	\$337	\$314	\$314	\$271	\$271
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$433	\$433	\$414	\$414	\$376	\$376	\$351	\$351	\$303	\$303
57	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
58	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
59	\$565	\$565	\$521	\$521	\$498	\$498	\$477	\$477	\$432	\$432	\$403	\$403	\$348	\$348
60	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
61	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
62	\$623	\$623	\$574	\$574	\$550	\$550	\$526	\$526	\$477	\$477	\$445	\$445	\$384	\$384
63	\$645	\$645	\$595	\$595	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$587	\$587	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
3	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
4	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
5	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
6	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
15	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
18	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
19	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
26	\$105	\$105	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
27	\$121	\$121	\$111	\$111	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
28	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
29	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
30	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
31	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
32	\$148	\$148	\$136	\$136	\$130	\$130	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
33	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
34	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
35	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
36	\$172	\$172	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
37	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
38	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
39	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
40	\$174	\$174	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
41	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
42	\$181	\$181	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
45	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
46	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$130
47	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$141	\$141
49	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
50	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
56	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$237	\$237
58	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$314	\$314	\$271	\$271
61	\$458	\$458	\$422	\$422	\$404	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
62	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
63	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316
65+	\$513	\$513	\$473	\$473	\$452	\$452	\$433	\$433	\$393	\$393	\$366	\$366	\$316	\$316

[IND CDHP HSA 01 01 11]-RAT

[IND CDHP HIA 01 01 11]-RAT

[IND CDHP HIA Plus 01 01 11]-RAT

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 1000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
1	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
4	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
5	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
8	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
11	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
12	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
15	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
16	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
17	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
18	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
19	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
20	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
23	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
24	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
25	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
26	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
27	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
28	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
29	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
30	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
31	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
32	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
33	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
34	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
35	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
36	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
37	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
38	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
39	\$149	\$149	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$92	\$92
40	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
41	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
42	\$168	\$168	\$155	\$155	\$148	\$148	\$141	\$141	\$128	\$128	\$120	\$120	\$103	\$103
43	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
44	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
45	\$182	\$182	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
46	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
47	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
48	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$126	\$126
49	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
50	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
51	\$247	\$247	\$228	\$228	\$218	\$218	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
52	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
53	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$204	\$204	\$190	\$190	\$164	\$164
54	\$270	\$270	\$249	\$249	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
55	\$276	\$276	\$255	\$255	\$244	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
56	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
57	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
58	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
59	\$380	\$380	\$351	\$351	\$336	\$336	\$321	\$321	\$291	\$291	\$271	\$271	\$234	\$234
60	\$430	\$430	\$396	\$396	\$379	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
61	\$473	\$473	\$436	\$436	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$292	\$292
62	\$498	\$498	\$459	\$459	\$440	\$440	\$420	\$420	\$381	\$381	\$356	\$356	\$307	\$307
63	\$503	\$503	\$464	\$464	\$444	\$444	\$425	\$425	\$385	\$385	\$359	\$359	\$310	\$310
64	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313
65+	\$508	\$508	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$389	\$362	\$362	\$313	\$313

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 1000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
1	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
2	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
3	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
4	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
5	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
8	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
11	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
12	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
13	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
15	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
16	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
17	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
18	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
19	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
20	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
21	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
22	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
23	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
24	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
25	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
26	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
27	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
28	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
29	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
30	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
31	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
32	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
33	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
34	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
35	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
36	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
37	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
38	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
39	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
40	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
41	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
42	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
43	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
44	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
45	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
46	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
47	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
48	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
49	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
50	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
51	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
52	\$232	\$232	\$214	\$214	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
53	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
54	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
55	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
56	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
57	\$302	\$302	\$278	\$278	\$266	\$266	\$254	\$254	\$231	\$231	\$215	\$215	\$186	\$186
58	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
59	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
60	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$299	\$299	\$259	\$259
61	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
62	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
63	\$491	\$491	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
64	\$496	\$496	\$457	\$457	\$437	\$437	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306
65+	\$496	\$496	\$457	\$457	\$437	\$437	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 3300 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
1	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
2	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
3	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
4	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
5	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
6	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
7	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
8	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
9	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
10	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
11	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
12	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
13	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
14	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
15	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
16	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
17	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
18	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
19	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
20	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
21	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
22	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
23	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
24	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
25	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
26	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
27	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
28	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
29	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
30	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
31	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
32	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
33	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
34	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
35	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
36	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
38	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
39	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
40	\$123	\$123	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
41	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
42	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
43	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
44	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
45	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
46	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
47	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
48	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
49	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
50	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
51	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
52	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
53	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
54	\$215	\$215	\$198	\$198	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
55	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
56	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
57	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
58	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
59	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
60	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
61	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
62	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
63	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
64	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
65+	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 3300 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
1	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
2	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
3	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
4	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
5	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
6	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
7	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
8	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
9	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
10	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
11	\$52	\$52	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
12	\$55	\$55	\$51	\$51	\$49	\$49	\$47	\$47	\$42	\$42	\$39	\$39	\$34	\$34
13	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
14	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
15	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
16	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
17	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
18	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
19	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
20	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
21	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
22	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
23	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
24	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
25	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
26	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
27	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
28	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
29	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
30	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
31	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
32	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
33	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$72	\$72	\$63	\$63
34	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
35	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
36	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
37	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
38	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
39	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
40	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
41	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
42	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
43	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
44	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
45	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
46	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
47	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
48	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
49	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
50	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
51	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
52	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
53	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
54	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
55	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
56	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
57	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
58	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
59	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
60	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
61	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
62	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
63	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
64	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
65+	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 5000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
1	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
2	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
3	\$48	\$48	\$44	\$44	\$42	\$42	\$40	\$40	\$36	\$36	\$34	\$34	\$29	\$29
4	\$46	\$46	\$43	\$43	\$41	\$41	\$39	\$39	\$35	\$35	\$33	\$33	\$28	\$28
5	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
6	\$44	\$44	\$40	\$40	\$39	\$39	\$37	\$37	\$34	\$34	\$31	\$31	\$27	\$27
7	\$44	\$44	\$40	\$40	\$39	\$39	\$37	\$37	\$34	\$34	\$31	\$31	\$27	\$27
8	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
9	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
10	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
11	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
12	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
13	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
14	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$41	\$41	\$38	\$38	\$33	\$33
15	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
16	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
17	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
18	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
19	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
20	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
21	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
22	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
23	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
24	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
25	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
26	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
27	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
28	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
29	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
30	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
31	\$79	\$79	\$73	\$73	\$70	\$70	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
32	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
33	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
34	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
35	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
36	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
37	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
38	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
39	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
40	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
41	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
42	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
43	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
44	\$116	\$116	\$107	\$107	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
45	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
46	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
47	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
48	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
49	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
50	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
51	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
52	\$166	\$166	\$153	\$153	\$147	\$147	\$140	\$140	\$127	\$127	\$119	\$119	\$102	\$102
53	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
54	\$174	\$174	\$160	\$160	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
55	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
56	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
57	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
58	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
59	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
60	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
61	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
62	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
63	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
64	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209
65+	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209



# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

ClearProtection 5000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
1	\$53	\$53	\$49	\$49	\$47	\$47	\$44	\$44	\$40	\$40	\$38	\$38	\$32	\$32
2	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
3	\$48	\$48	\$44	\$44	\$42	\$42	\$40	\$40	\$36	\$36	\$34	\$34	\$29	\$29
4	\$46	\$46	\$43	\$43	\$41	\$41	\$39	\$39	\$35	\$35	\$33	\$33	\$28	\$28
5	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
6	\$44	\$44	\$40	\$40	\$39	\$39	\$37	\$37	\$34	\$34	\$31	\$31	\$27	\$27
7	\$44	\$44	\$40	\$40	\$39	\$39	\$37	\$37	\$34	\$34	\$31	\$31	\$27	\$27
8	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
9	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
10	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
11	\$43	\$43	\$39	\$39	\$38	\$38	\$36	\$36	\$33	\$33	\$30	\$30	\$26	\$26
12	\$45	\$45	\$42	\$42	\$40	\$40	\$38	\$38	\$34	\$34	\$32	\$32	\$28	\$28
13	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
14	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$41	\$41	\$38	\$38	\$33	\$33
15	\$59	\$59	\$54	\$54	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
16	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
17	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
18	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
19	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
20	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
21	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
22	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
23	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
24	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
25	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
26	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$54	\$54	\$51	\$51	\$44	\$44
27	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$45	\$45
28	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
29	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
30	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
31	\$79	\$79	\$73	\$73	\$70	\$70	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
32	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
33	\$82	\$82	\$76	\$76	\$72	\$72	\$69	\$69	\$63	\$63	\$58	\$58	\$50	\$50
34	\$83	\$83	\$76	\$76	\$73	\$73	\$70	\$70	\$63	\$63	\$59	\$59	\$51	\$51
35	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
36	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
37	\$85	\$85	\$78	\$78	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
38	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
39	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
40	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
41	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
42	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
43	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
44	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
45	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
46	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
47	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
48	\$116	\$116	\$107	\$107	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
49	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
50	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
51	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
52	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
53	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
54	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
55	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
56	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$134	\$115	\$115
57	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
58	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
59	\$249	\$249	\$230	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$154	\$154
60	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
61	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
62	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
63	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
64	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209
65+	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 750 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
1	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
2	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
3	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
4	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
5	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
6	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
7	\$111	\$111	\$102	\$102	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
8	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
9	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
10	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
11	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
12	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
13	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
16	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
17	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
18	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
20	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
21	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
22	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
23	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
24	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
25	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
26	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
27	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
28	\$206	\$206	\$190	\$190	\$181	\$181	\$173	\$173	\$157	\$157	\$147	\$147	\$127	\$127
29	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
30	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
31	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
32	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
33	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$175	\$175	\$163	\$163	\$140	\$140
34	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
35	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
36	\$237	\$237	\$219	\$219	\$209	\$209	\$200	\$200	\$182	\$182	\$169	\$169	\$146	\$146
37	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
38	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
39	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
40	\$264	\$264	\$243	\$243	\$233	\$233	\$223	\$223	\$202	\$202	\$188	\$188	\$163	\$163
41	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$190	\$165	\$165
42	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
43	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
44	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
45	\$305	\$305	\$281	\$281	\$269	\$269	\$257	\$257	\$234	\$234	\$218	\$218	\$188	\$188
46	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
47	\$317	\$317	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$226	\$226	\$196	\$196
48	\$330	\$330	\$305	\$305	\$291	\$291	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
49	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
50	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
51	\$379	\$379	\$349	\$349	\$334	\$334	\$319	\$319	\$290	\$290	\$270	\$270	\$233	\$233
52	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
53	\$399	\$399	\$368	\$368	\$352	\$352	\$337	\$337	\$305	\$305	\$285	\$285	\$246	\$246
54	\$404	\$404	\$372	\$372	\$356	\$356	\$341	\$341	\$309	\$309	\$288	\$288	\$249	\$249
55	\$411	\$411	\$379	\$379	\$363	\$363	\$347	\$347	\$315	\$315	\$293	\$293	\$253	\$253
56	\$425	\$425	\$392	\$392	\$375	\$375	\$358	\$358	\$325	\$325	\$303	\$303	\$262	\$262
57	\$445	\$445	\$410	\$410	\$393	\$393	\$375	\$375	\$341	\$341	\$318	\$318	\$274	\$274
58	\$479	\$479	\$441	\$441	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
59	\$526	\$526	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
60	\$582	\$582	\$536	\$536	\$514	\$514	\$491	\$491	\$446	\$446	\$415	\$415	\$359	\$359
61	\$630	\$630	\$581	\$581	\$556	\$556	\$532	\$532	\$483	\$483	\$450	\$450	\$389	\$389
62	\$658	\$658	\$607	\$607	\$581	\$581	\$556	\$556	\$504	\$504	\$470	\$470	\$406	\$406
63	\$663	\$663	\$612	\$612	\$585	\$585	\$560	\$560	\$508	\$508	\$473	\$473	\$409	\$409
64	\$669	\$669	\$617	\$617	\$590	\$590	\$565	\$565	\$512	\$512	\$478	\$478	\$413	\$413
65+	\$669	\$669	\$617	\$617	\$590	\$590	\$565	\$565	\$512	\$512	\$478	\$478	\$413	\$413

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

CoreGuard 750 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
1	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
2	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
3	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
4	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
5	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
6	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
7	\$111	\$111	\$102	\$102	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
8	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
9	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
10	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
11	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
12	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
13	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
16	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
17	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
18	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
20	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
21	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
22	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
23	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
24	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
25	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
26	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
27	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
28	\$203	\$203	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$125	\$125
29	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$128	\$128
30	\$213	\$213	\$196	\$196	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
31	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
32	\$219	\$219	\$202	\$202	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
33	\$219	\$219	\$202	\$202	\$194	\$194	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
34	\$222	\$222	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$170	\$158	\$158	\$136	\$136
35	\$222	\$222	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$170	\$158	\$158	\$136	\$136
36	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
37	\$229	\$229	\$211	\$211	\$202	\$202	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
38	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
39	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
40	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
41	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
42	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
43	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
44	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
45	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
46	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
47	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
48	\$276	\$276	\$255	\$255	\$244	\$244	\$233	\$233	\$212	\$212	\$197	\$197	\$170	\$170
49	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
50	\$322	\$322	\$297	\$297	\$284	\$284	\$272	\$272	\$247	\$247	\$230	\$230	\$199	\$199
51	\$335	\$335	\$309	\$309	\$296	\$296	\$283	\$283	\$257	\$257	\$239	\$239	\$207	\$207
52	\$346	\$346	\$319	\$319	\$305	\$305	\$292	\$292	\$265	\$265	\$247	\$247	\$213	\$213
53	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
54	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$255	\$255	\$220	\$220
55	\$394	\$394	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
56	\$407	\$407	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$251	\$251
57	\$426	\$426	\$393	\$393	\$376	\$376	\$360	\$360	\$326	\$326	\$304	\$304	\$263	\$263
58	\$459	\$459	\$423	\$423	\$405	\$405	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
59	\$504	\$504	\$465	\$465	\$445	\$445	\$425	\$425	\$386	\$386	\$360	\$360	\$311	\$311
60	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$427	\$427	\$398	\$398	\$344	\$344
61	\$605	\$605	\$558	\$558	\$534	\$534	\$510	\$510	\$463	\$463	\$432	\$432	\$373	\$373
62	\$631	\$631	\$582	\$582	\$557	\$557	\$532	\$532	\$483	\$483	\$450	\$450	\$389	\$389
63	\$636	\$636	\$586	\$586	\$561	\$561	\$537	\$537	\$487	\$487	\$454	\$454	\$392	\$392
64	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$491	\$491	\$458	\$458	\$396	\$396
65+	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$542	\$491	\$491	\$458	\$458	\$396	\$396

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 1500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
1	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
2	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
3	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
4	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
5	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
6	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
7	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
8	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
11	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
12	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
13	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
14	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
18	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
19	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
20	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
21	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
22	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
23	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
24	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
25	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
26	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
27	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
28	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
30	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
31	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
32	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
33	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
34	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
35	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
36	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
37	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
38	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
39	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
40	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
42	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
43	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
44	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
45	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
46	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$146	\$146	\$126	\$126
47	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
48	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
49	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
50	\$260	\$260	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
51	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
52	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
53	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$226	\$226	\$211	\$211	\$182	\$182
54	\$301	\$301	\$277	\$277	\$265	\$265	\$254	\$254	\$230	\$230	\$215	\$215	\$185	\$185
55	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
56	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
57	\$343	\$343	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
58	\$376	\$376	\$346	\$346	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
59	\$423	\$423	\$390	\$390	\$374	\$374	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$478	\$478	\$441	\$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
61	\$526	\$526	\$485	\$485	\$465	\$465	\$444	\$444	\$403	\$403	\$376	\$376	\$325	\$325
62	\$555	\$555	\$511	\$511	\$489	\$489	\$468	\$468	\$425	\$425	\$396	\$396	\$342	\$342
63	\$560	\$560	\$517	\$517	\$494	\$494	\$473	\$473	\$429	\$429	\$400	\$400	\$346	\$346
64	\$565	\$565	\$521	\$521	\$499	\$499	\$477	\$477	\$433	\$433	\$403	\$403	\$349	\$349
65+	\$565	\$565	\$521	\$521	\$499	\$499	\$477	\$477	\$433	\$433	\$403	\$403	\$349	\$349

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 1500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
1	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
2	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
3	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
4	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
5	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
6	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
7	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
8	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
11	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
12	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
13	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
14	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
15	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
16	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
17	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
18	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
19	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
20	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
21	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
22	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
23	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
24	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
25	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
26	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$96	\$96	\$89	\$89	\$77	\$77
27	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
28	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
29	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
30	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
31	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
32	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
33	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
34	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
35	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
36	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
37	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
38	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
39	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
40	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
41	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
42	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
43	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
44	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
45	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
46	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
47	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
48	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$147	\$147	\$137	\$137	\$119	\$119
49	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
50	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
51	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$152	\$152
52	\$258	\$258	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$184	\$184	\$159	\$159
53	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$190	\$165	\$165
54	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$194	\$194	\$167	\$167
55	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
56	\$313	\$313	\$289	\$289	\$276	\$276	\$264	\$264	\$240	\$240	\$223	\$223	\$193	\$193
57	\$335	\$335	\$309	\$309	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
58	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$281	\$281	\$261	\$261	\$226	\$226
59	\$413	\$413	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
60	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
61	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
62	\$541	\$541	\$499	\$499	\$477	\$477	\$456	\$456	\$414	\$414	\$386	\$386	\$334	\$334
63	\$547	\$547	\$504	\$504	\$482	\$482	\$461	\$461	\$419	\$419	\$390	\$390	\$337	\$337
64	\$552	\$552	\$509	\$509	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340
65+	\$552	\$552	\$509	\$509	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 2500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
1	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
2	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
3	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
4	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
5	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
6	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
8	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
13	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
14	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
15	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
16	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
18	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
19	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
20	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
21	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
23	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
24	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
26	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
27	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
28	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
29	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
30	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
31	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
32	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
33	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
34	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
35	\$124	\$124	\$114	\$114	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
36	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
37	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
38	\$134	\$134	\$123	\$123	\$118	\$118	\$113	\$113	\$102	\$102	\$95	\$95	\$82	\$82
39	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
40	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
41	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
42	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
43	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
44	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
45	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
46	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
47	\$182	\$182	\$168	\$168	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$130	\$112	\$112
48	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
49	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
50	\$222	\$222	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$170	\$158	\$158	\$136	\$136
51	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
52	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
53	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
54	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
55	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
56	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
57	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$209	\$209	\$181	\$181
58	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
59	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
60	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
61	\$456	\$456	\$421	\$421	\$403	\$403	\$385	\$385	\$350	\$350	\$326	\$326	\$281	\$281
62	\$481	\$481	\$443	\$443	\$424	\$424	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
63	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
64	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
65+	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 2500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
1	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
2	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
3	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
4	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
5	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
6	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
7	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
8	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
10	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
11	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
12	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
13	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
14	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
15	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
16	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
18	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
19	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
20	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
21	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
23	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
24	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
25	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
26	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
27	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
28	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
29	\$113	\$113	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
30	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
31	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
32	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
33	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
34	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
35	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
36	\$124	\$124	\$114	\$114	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
37	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
38	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
39	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
40	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
41	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
42	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
43	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
44	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
45	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
46	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
47	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
48	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
49	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
50	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
51	\$219	\$219	\$202	\$202	\$194	\$194	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
52	\$229	\$229	\$211	\$211	\$202	\$202	\$194	\$194	\$176	\$176	\$164	\$164	\$141	\$141
53	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
54	\$240	\$240	\$221	\$221	\$212	\$212	\$203	\$203	\$184	\$184	\$171	\$171	\$148	\$148
55	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
56	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$210	\$210	\$196	\$196	\$169	\$169
57	\$294	\$294	\$271	\$271	\$259	\$259	\$248	\$248	\$225	\$225	\$209	\$209	\$181	\$181
58	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
59	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
60	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
61	\$456	\$456	\$421	\$421	\$403	\$403	\$385	\$385	\$350	\$350	\$326	\$326	\$281	\$281
62	\$481	\$481	\$443	\$443	\$424	\$424	\$406	\$406	\$368	\$368	\$343	\$343	\$297	\$297
63	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
64	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302
65+	\$490	\$490	\$452	\$452	\$433	\$433	\$414	\$414	\$375	\$375	\$350	\$350	\$302	\$302

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 3500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$87	\$87	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
1	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
2	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
3	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
4	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
5	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
7	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
8	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
9	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
10	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
11	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
12	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
13	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
14	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
15	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
16	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
17	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
18	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
19	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
20	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
21	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
25	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
26	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
28	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
29	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
30	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
31	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
32	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
36	\$120	\$120	\$110	\$110	\$106	\$106	\$101	\$101	\$92	\$92	\$85	\$85	\$74	\$74
37	\$124	\$124	\$114	\$114	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$76	\$76
38	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
39	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
40	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
41	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
42	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
43	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
44	\$165	\$165	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
45	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
46	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
47	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
48	\$187	\$187	\$172	\$172	\$165	\$165	\$158	\$158	\$143	\$143	\$133	\$133	\$115	\$115
49	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
50	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
51	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
52	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
53	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
54	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$152	\$152
55	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
56	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
57	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
58	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
59	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
60	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
61	\$441	\$441	\$407	\$407	\$389	\$389	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
62	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
63	\$470	\$470	\$433	\$433	\$415	\$415	\$397	\$397	\$360	\$360	\$336	\$336	\$290	\$290
64	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
65+	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293



# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

CoreGuard 3500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$87	\$87	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
1	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
2	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
3	\$73	\$73	\$67	\$67	\$64	\$64	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
4	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
5	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
6	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
7	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
8	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
9	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
10	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
11	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
12	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
13	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
14	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
15	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
16	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
17	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
18	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
19	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
20	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$71	\$71	\$61	\$61
21	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
22	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
23	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
24	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
25	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
26	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
27	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
28	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
29	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
30	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
31	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
32	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
33	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
34	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
35	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
36	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
37	\$123	\$123	\$113	\$113	\$108	\$108	\$104	\$104	\$94	\$94	\$87	\$87	\$76	\$76
38	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
39	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
40	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
41	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
42	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
43	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
44	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
45	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
46	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
47	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
48	\$165	\$165	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
49	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
50	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
51	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$162	\$162	\$151	\$151	\$131	\$131
52	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
53	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$173	\$173	\$162	\$162	\$140	\$140
54	\$232	\$232	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
55	\$253	\$253	\$233	\$233	\$223	\$223	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
56	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
57	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
58	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
59	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
60	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
61	\$441	\$441	\$407	\$407	\$389	\$389	\$372	\$372	\$338	\$338	\$315	\$315	\$272	\$272
62	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
63	\$470	\$470	\$433	\$433	\$415	\$415	\$397	\$397	\$360	\$360	\$336	\$336	\$290	\$290
64	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293
65+	\$475	\$475	\$438	\$438	\$419	\$419	\$401	\$401	\$364	\$364	\$339	\$339	\$293	\$293

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 5000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
1	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
2	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
3	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
4	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
5	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
6	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
9	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
10	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
11	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
12	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
15	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
16	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
17	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
18	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
19	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
20	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
21	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
22	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
23	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
24	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
25	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
26	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
27	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
28	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
29	\$100	\$100	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
30	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
31	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
32	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
33	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
34	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
35	\$111	\$111	\$102	\$102	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
36	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
37	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
38	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
39	\$123	\$123	\$113	\$113	\$108	\$108	\$104	\$104	\$94	\$94	\$87	\$87	\$76	\$76
40	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
41	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
42	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
43	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
44	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
45	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
46	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$119	\$119	\$111	\$111	\$96	\$96
47	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
48	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
49	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
50	\$198	\$198	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
51	\$209	\$209	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$149	\$149	\$129	\$129
52	\$219	\$219	\$202	\$202	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
53	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
54	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
55	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
56	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
57	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
58	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
59	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
60	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
61	\$412	\$412	\$380	\$380	\$363	\$363	\$347	\$347	\$315	\$315	\$294	\$294	\$254	\$254
62	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
63	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
64	\$444	\$444	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
65+	\$444	\$444	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 5000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
1	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
2	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
3	\$63	\$63	\$58	\$58	\$55	\$55	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
4	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
5	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
6	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
9	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
10	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
11	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
12	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
13	\$66	\$66	\$61	\$61	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
14	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
15	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
16	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
17	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
18	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
19	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
20	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
21	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
22	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
23	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
24	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
25	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
26	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
27	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
28	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
29	\$100	\$100	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
30	\$103	\$103	\$95	\$95	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
31	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
32	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
33	\$108	\$108	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
34	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
35	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
36	\$111	\$111	\$102	\$102	\$97	\$97	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
37	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
38	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
39	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$91	\$91	\$84	\$84	\$73	\$73
40	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
41	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
42	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
43	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
44	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
45	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
46	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
47	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
48	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$117	\$117	\$109	\$109	\$94	\$94
49	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$100	\$100
50	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
51	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
52	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
53	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
54	\$214	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$132	\$132
55	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
56	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$188	\$188	\$175	\$175	\$152	\$152
57	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
58	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
59	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
60	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$266	\$266	\$229	\$229
61	\$412	\$412	\$380	\$380	\$363	\$363	\$347	\$347	\$315	\$315	\$294	\$294	\$254	\$254
62	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
63	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
64	\$444	\$444	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
65+	\$444	\$444	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 7500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
1	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
2	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
3	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
4	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
5	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
6	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
7	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
8	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
9	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
10	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
11	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
12	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
13	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
14	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
15	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
16	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
17	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
18	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
19	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
20	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
21	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
22	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
23	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
24	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
25	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
26	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
27	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
28	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
29	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
30	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
31	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
32	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
33	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
34	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
35	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$69	\$69	\$60	\$60
36	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
37	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
38	\$105	\$105	\$97	\$97	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$75	\$64	\$64
39	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
40	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
41	\$121	\$121	\$111	\$111	\$106	\$106	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
42	\$126	\$126	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$90	\$90	\$77	\$77
43	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
44	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
45	\$136	\$136	\$126	\$126	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
46	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
47	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
48	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
49	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
50	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
51	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
52	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
53	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
54	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
55	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
56	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
57	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
58	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
59	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$207	\$207	\$179	\$179
60	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
61	\$364	\$364	\$336	\$336	\$321	\$321	\$307	\$307	\$279	\$279	\$260	\$260	\$225	\$225
62	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
63	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
64	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
65+	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 7500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
1	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
2	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
3	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
4	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
5	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
6	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
7	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
8	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
9	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
10	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
11	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
12	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
13	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
14	\$61	\$61	\$57	\$57	\$54	\$54	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
15	\$69	\$69	\$63	\$63	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
16	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
17	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
18	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
19	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
20	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
21	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
22	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
23	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
24	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
25	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
26	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
27	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
28	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
29	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
30	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
31	\$92	\$92	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
32	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
33	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
34	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
35	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
36	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$69	\$69	\$60	\$60
37	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
38	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
39	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$107	\$107	\$99	\$99	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
41	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
42	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
43	\$116	\$116	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
44	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
45	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
46	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
47	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
48	\$136	\$136	\$125	\$125	\$120	\$120	\$114	\$114	\$104	\$104	\$97	\$97	\$84	\$84
49	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
50	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
51	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
52	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
53	\$185	\$185	\$171	\$171	\$164	\$164	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
54	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
55	\$208	\$208	\$192	\$192	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
56	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
57	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
58	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
59	\$291	\$291	\$268	\$268	\$257	\$257	\$245	\$245	\$223	\$223	\$207	\$207	\$179	\$179
60	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
61	\$364	\$364	\$336	\$336	\$321	\$321	\$307	\$307	\$279	\$279	\$260	\$260	\$225	\$225
62	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
63	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
64	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
65+	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

CoreGuard 10000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
1	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
2	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
3	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
4	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
5	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
6	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
7	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
8	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
9	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
10	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
11	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
12	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
13	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
14	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
15	\$67	\$67	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
16	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
17	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
18	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
19	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
20	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
21	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
22	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
23	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
24	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
25	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
26	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
27	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
28	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
29	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
30	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$67	\$67	\$63	\$63	\$54	\$54
31	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
32	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
33	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
34	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
35	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
36	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
37	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
38	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
39	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
41	\$117	\$117	\$108	\$108	\$103	\$103	\$99	\$99	\$89	\$89	\$83	\$83	\$72	\$72
42	\$123	\$123	\$113	\$113	\$108	\$108	\$104	\$104	\$94	\$94	\$87	\$87	\$76	\$76
43	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
44	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
45	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
46	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
47	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
48	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
49	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
50	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
51	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
52	\$188	\$188	\$173	\$173	\$166	\$166	\$158	\$158	\$144	\$144	\$134	\$134	\$116	\$116
53	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
54	\$197	\$197	\$182	\$182	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$141	\$121	\$121
55	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
56	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
57	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
58	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
59	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
60	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
61	\$353	\$353	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
62	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$285	\$285	\$266	\$266	\$230	\$230
63	\$377	\$377	\$348	\$348	\$333	\$333	\$318	\$318	\$289	\$289	\$269	\$269	\$233	\$233
64	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
65+	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

CoreGuard 10000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$64	\$64	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
1	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
2	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
3	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
4	\$53	\$53	\$49	\$49	\$47	\$47	\$45	\$45	\$40	\$40	\$38	\$38	\$32	\$32
5	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
6	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
7	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
8	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
9	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
10	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
11	\$49	\$49	\$45	\$45	\$43	\$43	\$41	\$41	\$37	\$37	\$34	\$34	\$30	\$30
12	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$37	\$37	\$32	\$32
13	\$56	\$56	\$51	\$51	\$49	\$49	\$47	\$47	\$43	\$43	\$40	\$40	\$34	\$34
14	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
15	\$67	\$67	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
16	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
17	\$78	\$78	\$72	\$72	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
18	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
19	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
20	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
21	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
22	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
23	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
24	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
25	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
26	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
27	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
28	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
29	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
30	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$67	\$67	\$63	\$63	\$54	\$54
31	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
32	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
33	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
34	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
35	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
36	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
37	\$97	\$97	\$89	\$89	\$85	\$85	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
38	\$100	\$100	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
39	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
40	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
41	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
42	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
43	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
44	\$116	\$116	\$107	\$107	\$103	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$72
45	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
46	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
47	\$122	\$122	\$112	\$112	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
48	\$131	\$131	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
49	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
50	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$122	\$122	\$113	\$113	\$98	\$98
51	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
52	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
53	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
54	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
55	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
56	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
57	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
58	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
59	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
60	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
61	\$353	\$353	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
62	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$285	\$285	\$266	\$266	\$230	\$230
63	\$377	\$377	\$348	\$348	\$333	\$333	\$318	\$318	\$289	\$289	\$269	\$269	\$233	\$233
64	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
65+	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 1000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$426	\$426	\$393	\$393	\$376	\$376	\$359	\$359	\$326	\$326	\$304	\$304	\$263	\$263
1	\$296	\$296	\$273	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
2	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
3	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
4	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
5	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
6	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
7	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
8	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
9	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
10	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
11	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
12	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
13	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
14	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
15	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$157	\$157	\$147	\$147	\$127	\$127
16	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
17	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
18	\$237	\$237	\$218	\$218	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
19	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
20	\$244	\$244	\$225	\$225	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$174	\$151	\$151
21	\$248	\$248	\$228	\$228	\$218	\$218	\$209	\$209	\$190	\$190	\$177	\$177	\$153	\$153
22	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
23	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
24	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
25	\$254	\$254	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
26	\$254	\$254	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
27	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
28	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
29	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
30	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$165	\$165
31	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$210	\$196	\$196	\$169	\$169
32	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
33	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$200	\$200	\$173	\$173
34	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$218	\$203	\$203	\$175	\$175
35	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$222	\$222	\$207	\$207	\$178	\$178
36	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$226	\$226	\$211	\$211	\$182	\$182
37	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
38	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
39	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
40	\$345	\$345	\$318	\$318	\$305	\$305	\$291	\$291	\$264	\$264	\$246	\$246	\$213	\$213
41	\$361	\$361	\$333	\$333	\$319	\$319	\$305	\$305	\$277	\$277	\$258	\$258	\$223	\$223
42	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
43	\$406	\$406	\$374	\$374	\$358	\$358	\$342	\$342	\$311	\$311	\$289	\$289	\$250	\$250
44	\$421	\$421	\$389	\$389	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
45	\$427	\$427	\$393	\$393	\$376	\$376	\$360	\$360	\$327	\$327	\$304	\$304	\$263	\$263
46	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
47	\$447	\$447	\$413	\$413	\$395	\$395	\$378	\$378	\$343	\$343	\$319	\$319	\$276	\$276
48	\$468	\$468	\$432	\$432	\$413	\$413	\$395	\$395	\$359	\$359	\$334	\$334	\$289	\$289
49	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
50	\$517	\$517	\$476	\$476	\$456	\$456	\$436	\$436	\$396	\$396	\$369	\$369	\$319	\$319
51	\$539	\$539	\$497	\$497	\$476	\$476	\$455	\$455	\$413	\$413	\$385	\$385	\$332	\$332
52	\$558	\$558	\$514	\$514	\$492	\$492	\$471	\$471	\$427	\$427	\$398	\$398	\$344	\$344
53	\$571	\$571	\$527	\$527	\$504	\$504	\$482	\$482	\$437	\$437	\$408	\$408	\$352	\$352
54	\$581	\$581	\$535	\$535	\$512	\$512	\$490	\$490	\$445	\$445	\$414	\$414	\$358	\$358
55	\$593	\$593	\$547	\$547	\$524	\$524	\$501	\$501	\$454	\$454	\$424	\$424	\$366	\$366
56	\$614	\$614	\$566	\$566	\$542	\$542	\$518	\$518	\$470	\$470	\$438	\$438	\$379	\$379
57	\$649	\$649	\$599	\$599	\$573	\$573	\$548	\$548	\$497	\$497	\$463	\$463	\$400	\$400
58	\$698	\$698	\$644	\$644	\$616	\$616	\$589	\$589	\$535	\$535	\$498	\$498	\$431	\$431
59	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472
60	\$840	\$840	\$774	\$774	\$741	\$741	\$709	\$709	\$643	\$643	\$599	\$599	\$518	\$518
61	\$904	\$904	\$834	\$834	\$798	\$798	\$763	\$763	\$693	\$693	\$645	\$645	\$558	\$558
62	\$942	\$942	\$868	\$868	\$831	\$831	\$795	\$795	\$721	\$721	\$672	\$672	\$581	\$581
63	\$950	\$950	\$876	\$876	\$838	\$838	\$802	\$802	\$728	\$728	\$678	\$678	\$586	\$586
64	\$957	\$957	\$882	\$882	\$845	\$845	\$808	\$808	\$733	\$733	\$683	\$683	\$590	\$590
65+	\$957	\$957	\$882	\$882	\$845	\$845	\$808	\$808	\$733	\$733	\$683	\$683	\$590	\$590



# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 1000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$426	\$426	\$393	\$393	\$376	\$376	\$359	\$359	\$326	\$326	\$304	\$304	\$263	\$263
1	\$296	\$296	\$273	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
2	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
3	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
4	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
5	\$178	\$178	\$164	\$164	\$157	\$157	\$151	\$151	\$137	\$137	\$127	\$127	\$110	\$110
6	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
7	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
8	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
9	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
10	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
11	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
12	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
13	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
14	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
15	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$157	\$157	\$147	\$147	\$127	\$127
16	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$173	\$173	\$161	\$161	\$139	\$139
17	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
18	\$237	\$237	\$218	\$218	\$209	\$209	\$200	\$200	\$181	\$181	\$169	\$169	\$146	\$146
19	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
20	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
21	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
22	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
23	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
24	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
25	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
26	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
27	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
28	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
29	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
30	\$262	\$262	\$242	\$242	\$231	\$231	\$221	\$221	\$201	\$201	\$187	\$187	\$162	\$162
31	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$204	\$204	\$190	\$190	\$164	\$164
32	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$165	\$165
33	\$270	\$270	\$249	\$249	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
34	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
35	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$210	\$196	\$196	\$169	\$169
36	\$279	\$279	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
37	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
38	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
39	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
40	\$309	\$309	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
41	\$309	\$309	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
42	\$326	\$326	\$300	\$300	\$287	\$287	\$275	\$275	\$249	\$249	\$232	\$232	\$201	\$201
43	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$211	\$211
44	\$355	\$355	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
45	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$221	\$221
46	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$280	\$280	\$261	\$261	\$226	\$226
47	\$378	\$378	\$348	\$348	\$333	\$333	\$319	\$319	\$289	\$289	\$269	\$269	\$233	\$233
48	\$394	\$394	\$363	\$363	\$348	\$348	\$333	\$333	\$302	\$302	\$281	\$281	\$243	\$243
49	\$413	\$413	\$381	\$381	\$365	\$365	\$349	\$349	\$316	\$316	\$295	\$295	\$255	\$255
50	\$459	\$459	\$423	\$423	\$405	\$405	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
51	\$479	\$479	\$441	\$441	\$422	\$422	\$404	\$404	\$366	\$366	\$342	\$342	\$295	\$295
52	\$496	\$496	\$457	\$457	\$437	\$437	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306
53	\$507	\$507	\$468	\$468	\$448	\$448	\$428	\$428	\$388	\$388	\$362	\$362	\$313	\$313
54	\$515	\$515	\$475	\$475	\$455	\$455	\$435	\$435	\$395	\$395	\$368	\$368	\$318	\$318
55	\$571	\$571	\$526	\$526	\$504	\$504	\$481	\$481	\$437	\$437	\$407	\$407	\$352	\$352
56	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
57	\$623	\$623	\$574	\$574	\$549	\$549	\$525	\$525	\$477	\$477	\$444	\$444	\$384	\$384
58	\$670	\$670	\$618	\$618	\$591	\$591	\$566	\$566	\$513	\$513	\$478	\$478	\$413	\$413
59	\$734	\$734	\$676	\$676	\$647	\$647	\$619	\$619	\$562	\$562	\$524	\$524	\$452	\$452
60	\$806	\$806	\$743	\$743	\$711	\$711	\$680	\$680	\$617	\$617	\$575	\$575	\$497	\$497
61	\$868	\$868	\$800	\$800	\$766	\$766	\$733	\$733	\$665	\$665	\$620	\$620	\$535	\$535
62	\$904	\$904	\$833	\$833	\$798	\$798	\$763	\$763	\$692	\$692	\$645	\$645	\$557	\$557
63	\$911	\$911	\$840	\$840	\$804	\$804	\$768	\$768	\$697	\$697	\$650	\$650	\$562	\$562
64	\$918	\$918	\$847	\$847	\$810	\$810	\$775	\$775	\$703	\$703	\$655	\$655	\$566	\$566
65+	\$918	\$918	\$847	\$847	\$810	\$810	\$775	\$775	\$703	\$703	\$655	\$655	\$566	\$566

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 1500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
1	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
2	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
3	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
4	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
5	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
6	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
7	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
8	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
9	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
10	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
11	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
12	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
14	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
15	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
16	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
17	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
18	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
19	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
20	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
21	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
22	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
23	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
24	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
25	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
26	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
27	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
28	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
29	\$198	\$198	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
30	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
31	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
32	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
33	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
34	\$211	\$211	\$195	\$195	\$187	\$187	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
35	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
36	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
37	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
38	\$241	\$241	\$222	\$222	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
39	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
40	\$260	\$260	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
41	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$210	\$196	\$196	\$169	\$169
42	\$296	\$296	\$273	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
43	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$242	\$242	\$225	\$225	\$194	\$194
44	\$326	\$326	\$300	\$300	\$287	\$287	\$275	\$275	\$249	\$249	\$232	\$232	\$201	\$201
45	\$330	\$330	\$304	\$304	\$291	\$291	\$278	\$278	\$253	\$253	\$236	\$236	\$203	\$203
46	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
47	\$350	\$350	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
48	\$371	\$371	\$342	\$342	\$328	\$328	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
49	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
50	\$419	\$419	\$386	\$386	\$370	\$370	\$353	\$353	\$321	\$321	\$299	\$299	\$258	\$258
51	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$272	\$272
52	\$461	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$285
53	\$474	\$474	\$437	\$437	\$418	\$418	\$400	\$400	\$363	\$363	\$338	\$338	\$292	\$292
54	\$484	\$484	\$446	\$446	\$427	\$427	\$408	\$408	\$370	\$370	\$345	\$345	\$298	\$298
55	\$496	\$496	\$457	\$457	\$437	\$437	\$418	\$418	\$380	\$380	\$354	\$354	\$306	\$306
56	\$518	\$518	\$477	\$477	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$319	\$319
57	\$552	\$552	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340
58	\$601	\$601	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$371	\$371
59	\$667	\$667	\$615	\$615	\$589	\$589	\$563	\$563	\$511	\$511	\$476	\$476	\$411	\$411
60	\$742	\$742	\$684	\$684	\$655	\$655	\$626	\$626	\$568	\$568	\$530	\$530	\$458	\$458
61	\$807	\$807	\$744	\$744	\$712	\$712	\$681	\$681	\$618	\$618	\$576	\$576	\$497	\$497
62	\$843	\$843	\$778	\$778	\$744	\$744	\$712	\$712	\$646	\$646	\$602	\$602	\$520	\$520
63	\$851	\$851	\$785	\$785	\$751	\$751	\$718	\$718	\$652	\$652	\$607	\$607	\$525	\$525
64	\$859	\$859	\$792	\$792	\$758	\$758	\$725	\$725	\$658	\$658	\$613	\$613	\$530	\$530
65+	\$859	\$859	\$792	\$792	\$758	\$758	\$725	\$725	\$658	\$658	\$613	\$613	\$530	\$530

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 1500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$360	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
1	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
2	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
3	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
4	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
5	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
6	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
7	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
8	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
9	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
10	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
11	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
12	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
14	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
15	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
16	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
17	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
18	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
19	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
20	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
21	\$187	\$187	\$172	\$172	\$165	\$165	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
22	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
23	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
24	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
25	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
26	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
27	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
28	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
29	\$197	\$197	\$181	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
30	\$198	\$198	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
31	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
32	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$146	\$146	\$126	\$126
33	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$146	\$146	\$126	\$126
34	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$157	\$157	\$147	\$147	\$127	\$127
35	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$158	\$158	\$148	\$148	\$128	\$128
36	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
37	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
38	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
39	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
40	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
41	\$237	\$237	\$219	\$219	\$210	\$210	\$200	\$200	\$182	\$182	\$169	\$169	\$146	\$146
42	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
43	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$208	\$208	\$193	\$193	\$167	\$167
44	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
45	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
46	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
48	\$317	\$317	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$226	\$226	\$196	\$196
49	\$336	\$336	\$310	\$310	\$296	\$296	\$283	\$283	\$257	\$257	\$240	\$240	\$207	\$207
50	\$376	\$376	\$347	\$347	\$332	\$332	\$318	\$318	\$288	\$288	\$269	\$269	\$232	\$232
51	\$397	\$397	\$366	\$366	\$351	\$351	\$335	\$335	\$304	\$304	\$284	\$284	\$245	\$245
52	\$414	\$414	\$382	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
53	\$427	\$427	\$394	\$394	\$377	\$377	\$360	\$360	\$327	\$327	\$305	\$305	\$263	\$263
54	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$311	\$311	\$268	\$268
55	\$482	\$482	\$445	\$445	\$426	\$426	\$407	\$407	\$369	\$369	\$344	\$344	\$297	\$297
56	\$503	\$503	\$463	\$463	\$444	\$444	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
57	\$536	\$536	\$494	\$494	\$473	\$473	\$452	\$452	\$410	\$410	\$382	\$382	\$330	\$330
58	\$584	\$584	\$538	\$538	\$515	\$515	\$493	\$493	\$447	\$447	\$417	\$417	\$360	\$360
59	\$648	\$648	\$597	\$597	\$572	\$572	\$547	\$547	\$496	\$496	\$462	\$462	\$400	\$400
60	\$722	\$722	\$665	\$665	\$637	\$637	\$609	\$609	\$553	\$553	\$515	\$515	\$445	\$445
61	\$784	\$784	\$723	\$723	\$692	\$692	\$662	\$662	\$601	\$601	\$560	\$560	\$484	\$484
62	\$821	\$821	\$756	\$756	\$724	\$724	\$692	\$692	\$628	\$628	\$586	\$586	\$506	\$506
63	\$827	\$827	\$762	\$762	\$730	\$730	\$698	\$698	\$633	\$633	\$590	\$590	\$510	\$510
64	\$835	\$835	\$769	\$769	\$736	\$736	\$704	\$704	\$639	\$639	\$596	\$596	\$515	\$515
65+	\$835	\$835	\$769	\$769	\$736	\$736	\$704	\$704	\$639	\$639	\$596	\$596	\$515	\$515

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 2500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
1	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
2	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
3	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
4	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
5	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
6	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
7	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
8	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
9	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
10	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
11	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
12	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
13	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
14	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
15	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
16	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
19	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
20	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
21	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
22	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
23	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
24	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
25	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
26	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
27	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
28	\$168	\$168	\$155	\$155	\$148	\$148	\$141	\$141	\$128	\$128	\$120	\$120	\$103	\$103
29	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
30	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
31	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
32	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
33	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
34	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
35	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
36	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
37	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
38	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
39	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$149	\$149	\$128	\$128
40	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
41	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
42	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
43	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
44	\$281	\$281	\$259	\$259	\$248	\$248	\$237	\$237	\$215	\$215	\$201	\$201	\$173	\$173
45	\$286	\$286	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$204	\$204	\$176	\$176
46	\$293	\$293	\$270	\$270	\$259	\$259	\$247	\$247	\$225	\$225	\$209	\$209	\$181	\$181
47	\$305	\$305	\$281	\$281	\$269	\$269	\$258	\$258	\$234	\$234	\$218	\$218	\$188	\$188
48	\$324	\$324	\$299	\$299	\$286	\$286	\$274	\$274	\$248	\$248	\$231	\$231	\$200	\$200
49	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
50	\$369	\$369	\$341	\$341	\$326	\$326	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
51	\$392	\$392	\$361	\$361	\$346	\$346	\$330	\$330	\$300	\$300	\$279	\$279	\$241	\$241
52	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
53	\$421	\$421	\$389	\$389	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
54	\$430	\$430	\$397	\$397	\$380	\$380	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
55	\$442	\$442	\$407	\$407	\$390	\$390	\$373	\$373	\$338	\$338	\$315	\$315	\$272	\$272
56	\$463	\$463	\$427	\$427	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
57	\$494	\$494	\$456	\$456	\$436	\$436	\$417	\$417	\$379	\$379	\$353	\$353	\$305	\$305
58	\$541	\$541	\$499	\$499	\$478	\$478	\$457	\$457	\$415	\$415	\$386	\$386	\$334	\$334
59	\$604	\$604	\$556	\$556	\$533	\$533	\$509	\$509	\$462	\$462	\$431	\$431	\$372	\$372
60	\$674	\$674	\$621	\$621	\$595	\$595	\$569	\$569	\$516	\$516	\$481	\$481	\$416	\$416
61	\$734	\$734	\$677	\$677	\$648	\$648	\$620	\$620	\$562	\$562	\$524	\$524	\$453	\$453
62	\$769	\$769	\$709	\$709	\$679	\$679	\$649	\$649	\$589	\$589	\$549	\$549	\$474	\$474
63	\$776	\$776	\$716	\$716	\$685	\$685	\$655	\$655	\$594	\$594	\$554	\$554	\$479	\$479
64	\$784	\$784	\$723	\$723	\$692	\$692	\$661	\$661	\$600	\$600	\$559	\$559	\$483	\$483
65+	\$784	\$784	\$723	\$723	\$692	\$692	\$661	\$661	\$600	\$600	\$559	\$559	\$483	\$483

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 2500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
1	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
2	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
3	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
4	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
5	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
6	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
7	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
8	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
9	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
10	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
11	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
12	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
13	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
14	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
15	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
16	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
19	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
20	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
21	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
22	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
23	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
24	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
25	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
26	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
27	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
28	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
29	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
30	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
31	\$173	\$173	\$159	\$159	\$152	\$152	\$146	\$146	\$132	\$132	\$123	\$123	\$106	\$106
32	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
33	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
34	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$135	\$135	\$125	\$125	\$108	\$108
35	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
36	\$183	\$183	\$169	\$169	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
37	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
38	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
39	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
40	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
41	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$146	\$146	\$126	\$126
42	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
43	\$236	\$236	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
44	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
45	\$247	\$247	\$228	\$228	\$218	\$218	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
46	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
48	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$200	\$200	\$173	\$173
49	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$227	\$227	\$212	\$212	\$183	\$183
50	\$335	\$335	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$239	\$239	\$206	\$206
51	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
52	\$370	\$370	\$341	\$341	\$327	\$327	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
53	\$382	\$382	\$352	\$352	\$337	\$337	\$322	\$322	\$293	\$293	\$273	\$273	\$236	\$236
54	\$390	\$390	\$360	\$360	\$344	\$344	\$329	\$329	\$299	\$299	\$279	\$279	\$241	\$241
55	\$433	\$433	\$399	\$399	\$382	\$382	\$365	\$365	\$331	\$331	\$309	\$309	\$267	\$267
56	\$452	\$452	\$417	\$417	\$399	\$399	\$381	\$381	\$346	\$346	\$322	\$322	\$279	\$279
57	\$484	\$484	\$446	\$446	\$427	\$427	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
58	\$529	\$529	\$488	\$488	\$467	\$467	\$447	\$447	\$405	\$405	\$378	\$378	\$326	\$326
59	\$590	\$590	\$544	\$544	\$521	\$521	\$498	\$498	\$452	\$452	\$421	\$421	\$364	\$364
60	\$660	\$660	\$608	\$608	\$582	\$582	\$557	\$557	\$505	\$505	\$471	\$471	\$407	\$407
61	\$720	\$720	\$663	\$663	\$635	\$635	\$607	\$607	\$551	\$551	\$514	\$514	\$444	\$444
62	\$753	\$753	\$694	\$694	\$664	\$664	\$635	\$635	\$576	\$576	\$537	\$537	\$464	\$464
63	\$760	\$760	\$701	\$701	\$671	\$671	\$642	\$642	\$582	\$582	\$543	\$543	\$469	\$469
64	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$588	\$548	\$548	\$473	\$473
65+	\$767	\$767	\$707	\$707	\$677	\$677	\$647	\$647	\$588	\$588	\$548	\$548	\$473	\$473

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 3500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
1	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
2	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
3	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
4	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
5	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
12	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
13	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
14	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
15	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
16	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
17	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
18	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
19	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
20	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
21	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
22	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
23	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
24	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
25	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
26	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
27	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
28	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
29	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
30	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
31	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
32	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
33	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
34	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
35	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
36	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
37	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
38	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
39	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
40	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
41	\$216	\$216	\$200	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
42	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
43	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
44	\$263	\$263	\$242	\$242	\$232	\$232	\$222	\$222	\$201	\$201	\$187	\$187	\$162	\$162
45	\$268	\$268	\$247	\$247	\$236	\$236	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
46	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
47	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$218	\$203	\$203	\$175	\$175
48	\$302	\$302	\$279	\$279	\$267	\$267	\$255	\$255	\$231	\$231	\$216	\$216	\$186	\$186
49	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$247	\$247	\$231	\$231	\$199	\$199
50	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
51	\$365	\$365	\$336	\$336	\$322	\$322	\$308	\$308	\$279	\$279	\$260	\$260	\$225	\$225
52	\$381	\$381	\$352	\$352	\$337	\$337	\$322	\$322	\$292	\$292	\$272	\$272	\$235	\$235
53	\$393	\$393	\$362	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$280	\$280	\$242	\$242
54	\$402	\$402	\$371	\$371	\$355	\$355	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
55	\$413	\$413	\$380	\$380	\$364	\$364	\$348	\$348	\$316	\$316	\$294	\$294	\$254	\$254
56	\$432	\$432	\$398	\$398	\$381	\$381	\$365	\$365	\$331	\$331	\$308	\$308	\$267	\$267
57	\$463	\$463	\$427	\$427	\$409	\$409	\$391	\$391	\$355	\$355	\$331	\$331	\$286	\$286
58	\$507	\$507	\$468	\$468	\$448	\$448	\$428	\$428	\$388	\$388	\$362	\$362	\$313	\$313
59	\$566	\$566	\$522	\$522	\$500	\$500	\$478	\$478	\$433	\$433	\$404	\$404	\$349	\$349
60	\$631	\$631	\$582	\$582	\$557	\$557	\$532	\$532	\$483	\$483	\$450	\$450	\$389	\$389
61	\$689	\$689	\$635	\$635	\$608	\$608	\$581	\$581	\$527	\$527	\$491	\$491	\$425	\$425
62	\$722	\$722	\$665	\$665	\$637	\$637	\$609	\$609	\$553	\$553	\$515	\$515	\$445	\$445
63	\$728	\$728	\$671	\$671	\$642	\$642	\$614	\$614	\$557	\$557	\$520	\$520	\$449	\$449
64	\$735	\$735	\$678	\$678	\$649	\$649	\$620	\$620	\$563	\$563	\$525	\$525	\$453	\$453
65+	\$735	\$735	\$678	\$678	\$649	\$649	\$620	\$620	\$563	\$563	\$525	\$525	\$453	\$453

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 3500 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$312	\$312	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$239	\$222	\$222	\$192	\$192
1	\$195	\$195	\$180	\$180	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
2	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
3	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
4	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
5	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$96	\$96	\$88	\$88	\$85	\$85	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
12	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
13	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
14	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
15	\$126	\$126	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
16	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
17	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
18	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
19	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
20	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
21	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
22	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$116	\$116	\$108	\$108	\$93	\$93
23	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
24	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
25	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
26	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
27	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
28	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
29	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
30	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
31	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
32	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
33	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
34	\$164	\$164	\$151	\$151	\$145	\$145	\$138	\$138	\$125	\$125	\$117	\$117	\$101	\$101
35	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
36	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
37	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
38	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
39	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
40	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
41	\$194	\$194	\$179	\$179	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
42	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$149	\$149	\$128	\$128
43	\$222	\$222	\$205	\$205	\$196	\$196	\$187	\$187	\$170	\$170	\$159	\$159	\$137	\$137
44	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
45	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
46	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
47	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
48	\$267	\$267	\$246	\$246	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
49	\$285	\$285	\$263	\$263	\$252	\$252	\$240	\$240	\$218	\$218	\$203	\$203	\$176	\$176
50	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
51	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
52	\$354	\$354	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$218	\$218
53	\$364	\$364	\$336	\$336	\$322	\$322	\$307	\$307	\$279	\$279	\$260	\$260	\$225	\$225
54	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
55	\$409	\$409	\$377	\$377	\$361	\$361	\$345	\$345	\$313	\$313	\$292	\$292	\$252	\$252
56	\$428	\$428	\$395	\$395	\$378	\$378	\$361	\$361	\$328	\$328	\$306	\$306	\$264	\$264
57	\$460	\$460	\$424	\$424	\$406	\$406	\$388	\$388	\$352	\$352	\$328	\$328	\$284	\$284
58	\$503	\$503	\$464	\$464	\$444	\$444	\$425	\$425	\$385	\$385	\$359	\$359	\$310	\$310
59	\$562	\$562	\$518	\$518	\$496	\$496	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
60	\$628	\$628	\$579	\$579	\$554	\$554	\$530	\$530	\$481	\$481	\$448	\$448	\$387	\$387
61	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$577	\$523	\$523	\$488	\$488	\$422	\$422
62	\$716	\$716	\$661	\$661	\$632	\$632	\$605	\$605	\$549	\$549	\$511	\$511	\$442	\$442
63	\$723	\$723	\$667	\$667	\$638	\$638	\$611	\$611	\$554	\$554	\$516	\$516	\$446	\$446
64	\$729	\$729	\$672	\$672	\$644	\$644	\$615	\$615	\$558	\$558	\$520	\$520	\$450	\$450
65+	\$729	\$729	\$672	\$672	\$644	\$644	\$615	\$615	\$558	\$558	\$520	\$520	\$450	\$450

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 5000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
2	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
3	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
4	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
5	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
6	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
7	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
8	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
9	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
10	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
11	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
12	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
13	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
14	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
15	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
16	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
17	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
18	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
19	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
20	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
21	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
22	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
23	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
24	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
25	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
26	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
27	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
30	\$149	\$149	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
33	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
34	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
35	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$112	\$112	\$97	\$97
36	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
37	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
38	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
39	\$178	\$178	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$110	\$110
40	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
41	\$200	\$200	\$184	\$184	\$176	\$176	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
42	\$218	\$218	\$201	\$201	\$193	\$193	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$135
43	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
44	\$246	\$246	\$227	\$227	\$217	\$217	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
45	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
46	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
47	\$267	\$267	\$246	\$246	\$235	\$235	\$225	\$225	\$204	\$204	\$190	\$190	\$164	\$164
48	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
49	\$301	\$301	\$277	\$277	\$266	\$266	\$254	\$254	\$230	\$230	\$215	\$215	\$185	\$185
50	\$322	\$322	\$297	\$297	\$284	\$284	\$272	\$272	\$246	\$246	\$230	\$230	\$198	\$198
51	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
52	\$357	\$357	\$329	\$329	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
53	\$367	\$367	\$338	\$338	\$324	\$324	\$310	\$310	\$281	\$281	\$262	\$262	\$226	\$226
54	\$376	\$376	\$347	\$347	\$332	\$332	\$318	\$318	\$288	\$288	\$269	\$269	\$232	\$232
55	\$387	\$387	\$357	\$357	\$342	\$342	\$327	\$327	\$296	\$296	\$276	\$276	\$239	\$239
56	\$405	\$405	\$373	\$373	\$357	\$357	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
57	\$434	\$434	\$400	\$400	\$383	\$383	\$366	\$366	\$332	\$332	\$310	\$310	\$268	\$268
58	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$364	\$364	\$340	\$340	\$294	\$294
59	\$532	\$532	\$491	\$491	\$470	\$470	\$449	\$449	\$408	\$408	\$380	\$380	\$328	\$328
60	\$592	\$592	\$546	\$546	\$523	\$523	\$500	\$500	\$453	\$453	\$423	\$423	\$365	\$365
61	\$647	\$647	\$597	\$597	\$571	\$571	\$546	\$546	\$496	\$496	\$462	\$462	\$399	\$399
62	\$677	\$677	\$624	\$624	\$598	\$598	\$571	\$571	\$519	\$519	\$483	\$483	\$418	\$418
63	\$684	\$684	\$631	\$631	\$604	\$604	\$577	\$577	\$524	\$524	\$488	\$488	\$422	\$422
64	\$691	\$691	\$637	\$637	\$610	\$610	\$583	\$583	\$529	\$529	\$493	\$493	\$426	\$426
65+	\$691	\$691	\$637	\$637	\$610	\$610	\$583	\$583	\$529	\$529	\$493	\$493	\$426	\$426



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 5000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
2	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
3	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
4	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
5	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
6	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
7	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
8	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
9	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
10	\$88	\$88	\$81	\$81	\$78	\$78	\$74	\$74	\$68	\$68	\$63	\$63	\$54	\$54
11	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
12	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
13	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
14	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
15	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
16	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
17	\$133	\$133	\$123	\$123	\$118	\$118	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
18	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
19	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
20	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
21	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
22	\$142	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
23	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
24	\$144	\$144	\$132	\$132	\$127	\$127	\$121	\$121	\$110	\$110	\$102	\$102	\$88	\$88
25	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
26	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
27	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
28	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
29	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
30	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
31	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
32	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
33	\$152	\$152	\$140	\$140	\$134	\$134	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
34	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
35	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
36	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$115	\$115	\$100	\$100
37	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
38	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
39	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
40	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
41	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
42	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
43	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
44	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
45	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
46	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
47	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
48	\$253	\$253	\$234	\$234	\$224	\$224	\$214	\$214	\$194	\$194	\$181	\$181	\$156	\$156
49	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$230	\$208	\$208	\$194	\$194	\$168	\$168
50	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
51	\$324	\$324	\$299	\$299	\$286	\$286	\$274	\$274	\$248	\$248	\$231	\$231	\$200	\$200
52	\$339	\$339	\$312	\$312	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
53	\$348	\$348	\$321	\$321	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
54	\$357	\$357	\$329	\$329	\$315	\$315	\$302	\$302	\$274	\$274	\$255	\$255	\$220	\$220
55	\$390	\$390	\$359	\$359	\$344	\$344	\$329	\$329	\$298	\$298	\$278	\$278	\$240	\$240
56	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$252	\$252
57	\$437	\$437	\$403	\$403	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$312	\$269	\$269
58	\$479	\$479	\$442	\$442	\$423	\$423	\$404	\$404	\$367	\$367	\$342	\$342	\$295	\$295
59	\$536	\$536	\$494	\$494	\$473	\$473	\$453	\$453	\$411	\$411	\$383	\$383	\$331	\$331
60	\$597	\$597	\$550	\$550	\$526	\$526	\$503	\$503	\$457	\$457	\$426	\$426	\$368	\$368
61	\$652	\$652	\$601	\$601	\$575	\$575	\$550	\$550	\$499	\$499	\$465	\$465	\$402	\$402
62	\$682	\$682	\$628	\$628	\$602	\$602	\$575	\$575	\$522	\$522	\$486	\$486	\$420	\$420
63	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$492	\$492	\$425	\$425
64	\$696	\$696	\$641	\$641	\$614	\$614	\$587	\$587	\$533	\$533	\$496	\$496	\$429	\$429
65+	\$696	\$696	\$641	\$641	\$614	\$614	\$587	\$587	\$533	\$533	\$496	\$496	\$429	\$429

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Premier 6000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
1	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
2	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
3	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
4	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
6	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
7	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
9	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
10	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
11	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
12	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
13	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
14	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
17	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
18	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
19	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
20	\$130	\$130	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
22	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
23	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
24	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
25	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
26	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
27	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
28	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
29	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
30	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
31	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
32	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
33	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
34	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
35	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$122	\$110	\$110	\$103	\$103	\$89	\$89
36	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
37	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
38	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$99	\$99
39	\$163	\$163	\$150	\$150	\$144	\$144	\$138	\$138	\$125	\$125	\$116	\$116	\$101	\$101
40	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
41	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$140	\$140	\$131	\$131	\$113	\$113
42	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
43	\$217	\$217	\$200	\$200	\$192	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
44	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
45	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
46	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
47	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
48	\$260	\$260	\$240	\$240	\$230	\$230	\$220	\$220	\$199	\$199	\$186	\$186	\$160	\$160
49	\$278	\$278	\$256	\$256	\$245	\$245	\$235	\$235	\$213	\$213	\$198	\$198	\$171	\$171
50	\$296	\$296	\$273	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
51	\$314	\$314	\$289	\$289	\$277	\$277	\$265	\$265	\$240	\$240	\$224	\$224	\$193	\$193
52	\$328	\$328	\$303	\$303	\$290	\$290	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
53	\$338	\$338	\$312	\$312	\$299	\$299	\$285	\$285	\$259	\$259	\$241	\$241	\$209	\$209
54	\$347	\$347	\$319	\$319	\$306	\$306	\$292	\$292	\$265	\$265	\$247	\$247	\$214	\$214
55	\$355	\$355	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
56	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
57	\$400	\$400	\$369	\$369	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$247	\$247
58	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
59	\$489	\$489	\$451	\$451	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
60	\$545	\$545	\$503	\$503	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
61	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
62	\$624	\$624	\$575	\$575	\$551	\$551	\$526	\$526	\$478	\$478	\$445	\$445	\$385	\$385
63	\$631	\$631	\$582	\$582	\$557	\$557	\$533	\$533	\$484	\$484	\$451	\$451	\$389	\$389
64	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393
65+	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

Premier 6000 (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$288	\$288	\$265	\$265	\$254	\$254	\$243	\$243	\$220	\$220	\$205	\$205	\$177	\$177
1	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
2	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
3	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
4	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
6	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
7	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
8	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$61	\$61	\$57	\$57	\$49	\$49
9	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
10	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
11	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
12	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
13	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
14	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
15	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
16	\$119	\$119	\$109	\$109	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
17	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
18	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
19	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
20	\$130	\$130	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
22	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
23	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
24	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
25	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
26	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
27	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
28	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
29	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
30	\$138	\$138	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
31	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
32	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
33	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
34	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
35	\$142	\$142	\$131	\$131	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
36	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
37	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
38	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
39	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
40	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
41	\$168	\$168	\$155	\$155	\$148	\$148	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
42	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
43	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
44	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
45	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
46	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
47	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
49	\$247	\$247	\$228	\$228	\$218	\$218	\$208	\$208	\$189	\$189	\$176	\$176	\$152	\$152
50	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
51	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$225	\$225	\$210	\$210	\$182	\$182
52	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
53	\$317	\$317	\$292	\$292	\$280	\$280	\$267	\$267	\$243	\$243	\$226	\$226	\$195	\$195
54	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$249	\$249	\$232	\$232	\$200	\$200
55	\$355	\$355	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
56	\$373	\$373	\$344	\$344	\$329	\$329	\$315	\$315	\$286	\$286	\$266	\$266	\$230	\$230
57	\$400	\$400	\$369	\$369	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$247	\$247
58	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
59	\$489	\$489	\$451	\$451	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$349	\$301	\$301
60	\$545	\$545	\$503	\$503	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
61	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$455	\$455	\$424	\$424	\$367	\$367
62	\$624	\$624	\$575	\$575	\$551	\$551	\$526	\$526	\$478	\$478	\$445	\$445	\$385	\$385
63	\$631	\$631	\$582	\$582	\$557	\$557	\$533	\$533	\$484	\$484	\$451	\$451	\$389	\$389
64	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393
65+	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$311	\$294	\$286	\$278	\$261	\$252	\$230
	20	\$419	\$397	\$386	\$375	\$352	\$340	\$310
	21	\$420	\$397	\$386	\$375	\$353	\$340	\$311
	22	\$422	\$399	\$388	\$377	\$354	\$342	\$312
	23	\$424	\$402	\$391	\$379	\$357	\$344	\$314
	24	\$429	\$407	\$395	\$384	\$361	\$348	\$318
	25	\$435	\$412	\$401	\$389	\$366	\$353	\$322
	26	\$442	\$418	\$406	\$395	\$371	\$358	\$327
	27	\$465	\$440	\$428	\$416	\$391	\$377	\$344
	28	\$474	\$449	\$436	\$424	\$399	\$384	\$351
	29	\$500	\$474	\$460	\$447	\$421	\$405	\$370
	30	\$519	\$491	\$477	\$464	\$436	\$421	\$384
	31	\$539	\$511	\$496	\$482	\$453	\$437	\$399
	32	\$549	\$520	\$505	\$490	\$461	\$445	\$406
	33	\$584	\$553	\$537	\$522	\$491	\$473	\$432
	34	\$593	\$562	\$546	\$531	\$499	\$481	\$439
	35	\$596	\$564	\$549	\$533	\$501	\$483	\$441
	36	\$615	\$582	\$566	\$550	\$517	\$499	\$455
	37	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	38	\$616	\$584	\$567	\$551	\$518	\$500	\$456
	39	\$617	\$584	\$568	\$552	\$519	\$500	\$457
	40	\$620	\$587	\$570	\$554	\$521	\$502	\$459
	41	\$676	\$640	\$622	\$604	\$569	\$548	\$500
	42	\$690	\$653	\$635	\$617	\$580	\$559	\$511
	43	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	44	\$702	\$665	\$646	\$628	\$590	\$569	\$520
	45	\$704	\$666	\$648	\$629	\$592	\$570	\$521
	46	\$704	\$667	\$648	\$630	\$592	\$571	\$521
	47	\$707	\$670	\$651	\$632	\$595	\$573	\$523
	48	\$717	\$679	\$660	\$641	\$603	\$582	\$531
	49	\$753	\$713	\$693	\$673	\$633	\$611	\$557
	50	\$773	\$732	\$711	\$691	\$650	\$627	\$572
	51	\$843	\$798	\$776	\$753	\$709	\$683	\$624
	52	\$872	\$825	\$802	\$779	\$733	\$707	\$645
	53	\$883	\$836	\$813	\$789	\$742	\$716	\$653
	54	\$883	\$837	\$813	\$790	\$743	\$716	\$654
	55	\$887	\$840	\$816	\$793	\$746	\$719	\$657
	56	\$935	\$886	\$861	\$836	\$786	\$758	\$692
	57	\$992	\$940	\$913	\$887	\$834	\$805	\$734
	58	\$1,007	\$954	\$927	\$901	\$847	\$817	\$746
	59	\$1,057	\$1,001	\$973	\$945	\$889	\$857	\$782
	60	\$1,082	\$1,025	\$996	\$968	\$910	\$878	\$801
	61	\$1,124	\$1,065	\$1,035	\$1,005	\$945	\$912	\$832
	62	\$1,159	\$1,098	\$1,067	\$1,036	\$975	\$940	\$858
	63	\$1,178	\$1,115	\$1,084	\$1,053	\$991	\$955	\$872
	64	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892
	65+	\$1,205	\$1,141	\$1,109	\$1,077	\$1,013	\$977	\$892

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Spouse	19	\$814	\$771	\$749	\$728	\$684	\$660	\$602
	20	\$814	\$771	\$749	\$728	\$684	\$660	\$602
	21	\$817	\$773	\$752	\$730	\$687	\$662	\$604
	22	\$820	\$777	\$755	\$733	\$690	\$665	\$607
	23	\$844	\$799	\$777	\$754	\$710	\$684	\$625
	24	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	25	\$887	\$839	\$816	\$793	\$745	\$719	\$656
	26	\$910	\$862	\$838	\$814	\$765	\$738	\$674
	27	\$971	\$920	\$894	\$868	\$817	\$787	\$719
	28	\$979	\$927	\$901	\$876	\$824	\$794	\$725
	29	\$988	\$935	\$909	\$883	\$831	\$801	\$731
	30	\$1,005	\$951	\$925	\$898	\$845	\$815	\$744
	31	\$1,036	\$981	\$953	\$926	\$871	\$840	\$767
	32	\$1,044	\$988	\$961	\$933	\$878	\$846	\$773
	33	\$1,075	\$1,018	\$990	\$961	\$904	\$872	\$796
	34	\$1,081	\$1,024	\$995	\$966	\$909	\$876	\$800
	35	\$1,085	\$1,028	\$999	\$970	\$913	\$880	\$803
	36	\$1,115	\$1,056	\$1,026	\$997	\$938	\$904	\$825
	37	\$1,122	\$1,063	\$1,033	\$1,003	\$944	\$910	\$831
	38	\$1,125	\$1,066	\$1,036	\$1,006	\$946	\$912	\$833
	39	\$1,130	\$1,070	\$1,040	\$1,010	\$950	\$916	\$836
	40	\$1,145	\$1,084	\$1,053	\$1,023	\$962	\$928	\$847
	41	\$1,228	\$1,163	\$1,130	\$1,098	\$1,032	\$996	\$909
	42	\$1,249	\$1,183	\$1,149	\$1,116	\$1,050	\$1,013	\$924
	43	\$1,291	\$1,223	\$1,188	\$1,154	\$1,086	\$1,047	\$956
	44	\$1,306	\$1,236	\$1,202	\$1,167	\$1,098	\$1,059	\$967
	45	\$1,311	\$1,242	\$1,207	\$1,172	\$1,103	\$1,063	\$971
	46	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	47	\$1,464	\$1,386	\$1,347	\$1,309	\$1,231	\$1,187	\$1,084
	48	\$1,475	\$1,397	\$1,358	\$1,319	\$1,241	\$1,196	\$1,092
	49	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	50	\$1,525	\$1,444	\$1,403	\$1,363	\$1,282	\$1,236	\$1,129
	51	\$1,684	\$1,595	\$1,550	\$1,505	\$1,416	\$1,365	\$1,247
	52	\$1,767	\$1,673	\$1,626	\$1,580	\$1,486	\$1,433	\$1,308
	53	\$1,779	\$1,685	\$1,638	\$1,591	\$1,496	\$1,443	\$1,317
	54	\$1,796	\$1,701	\$1,653	\$1,606	\$1,510	\$1,456	\$1,330
	55	\$1,846	\$1,748	\$1,699	\$1,650	\$1,552	\$1,497	\$1,366
	56	\$1,907	\$1,806	\$1,755	\$1,705	\$1,604	\$1,546	\$1,412
	57	\$1,987	\$1,881	\$1,829	\$1,776	\$1,671	\$1,611	\$1,471
	58	\$2,064	\$1,955	\$1,900	\$1,846	\$1,736	\$1,674	\$1,528
	59	\$2,147	\$2,033	\$1,976	\$1,920	\$1,806	\$1,741	\$1,590
	60	\$2,172	\$2,057	\$1,999	\$1,942	\$1,827	\$1,762	\$1,608
	61	\$2,253	\$2,133	\$2,073	\$2,014	\$1,894	\$1,827	\$1,668
	62	\$2,315	\$2,192	\$2,130	\$2,069	\$1,946	\$1,877	\$1,713
	63	\$2,333	\$2,209	\$2,148	\$2,086	\$1,962	\$1,892	\$1,727
	64	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768
	65+	\$2,388	\$2,262	\$2,198	\$2,135	\$2,008	\$1,937	\$1,768

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Child	19	\$612	\$580	\$563	\$547	\$515	\$496	\$453
	20	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	21	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	22	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	23	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	24	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	25	\$730	\$692	\$672	\$653	\$614	\$592	\$541
	26	\$733	\$695	\$675	\$656	\$617	\$595	\$543
	27	\$741	\$702	\$682	\$663	\$623	\$601	\$549
	28	\$749	\$709	\$690	\$670	\$630	\$607	\$554
	29	\$773	\$732	\$712	\$691	\$650	\$627	\$572
	30	\$784	\$743	\$722	\$701	\$659	\$636	\$580
	31	\$800	\$757	\$736	\$715	\$672	\$648	\$592
	32	\$808	\$765	\$744	\$722	\$679	\$655	\$598
	33	\$844	\$799	\$777	\$755	\$710	\$684	\$625
	34	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	35	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	36	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	37	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	38	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	39	\$845	\$800	\$778	\$755	\$711	\$685	\$626
	40	\$849	\$804	\$781	\$759	\$714	\$688	\$628
	41	\$924	\$875	\$851	\$826	\$777	\$749	\$684
	42	\$931	\$881	\$857	\$832	\$783	\$755	\$689
	43	\$940	\$890	\$865	\$840	\$790	\$762	\$696
	44	\$941	\$891	\$866	\$841	\$791	\$763	\$696
	45	\$945	\$895	\$870	\$845	\$794	\$766	\$699
	46	\$957	\$906	\$881	\$856	\$805	\$776	\$708
	47	\$961	\$910	\$885	\$859	\$808	\$779	\$711
	48	\$970	\$919	\$893	\$867	\$816	\$787	\$718
	49	\$1,003	\$950	\$923	\$897	\$843	\$813	\$742
	50	\$1,020	\$966	\$939	\$912	\$858	\$827	\$755
	51	\$1,119	\$1,060	\$1,030	\$1,001	\$941	\$908	\$828
	52	\$1,147	\$1,086	\$1,055	\$1,025	\$964	\$930	\$849
	53	\$1,158	\$1,097	\$1,066	\$1,035	\$974	\$939	\$857
	54	\$1,159	\$1,097	\$1,067	\$1,036	\$975	\$940	\$858
	55	\$1,164	\$1,102	\$1,071	\$1,040	\$979	\$944	\$861
	56	\$1,225	\$1,160	\$1,127	\$1,095	\$1,030	\$993	\$907
	57	\$1,281	\$1,213	\$1,179	\$1,145	\$1,077	\$1,039	\$948
	58	\$1,296	\$1,228	\$1,193	\$1,159	\$1,090	\$1,051	\$960
	59	\$1,344	\$1,273	\$1,237	\$1,202	\$1,130	\$1,090	\$995
	60	\$1,369	\$1,297	\$1,260	\$1,224	\$1,151	\$1,110	\$1,014
	61	\$1,431	\$1,355	\$1,317	\$1,280	\$1,204	\$1,161	\$1,060
	62	\$1,465	\$1,387	\$1,349	\$1,310	\$1,232	\$1,188	\$1,085
	63	\$1,482	\$1,403	\$1,364	\$1,325	\$1,246	\$1,202	\$1,097
	64	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119
	65+	\$1,512	\$1,432	\$1,391	\$1,351	\$1,271	\$1,226	\$1,119

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	20	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	21	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	22	\$1,161	\$1,100	\$1,069	\$1,038	\$976	\$942	\$860
	23	\$1,163	\$1,101	\$1,070	\$1,040	\$978	\$943	\$861
	24	\$1,168	\$1,106	\$1,075	\$1,044	\$982	\$947	\$864
	25	\$1,210	\$1,146	\$1,113	\$1,081	\$1,017	\$981	\$895
	26	\$1,227	\$1,161	\$1,129	\$1,096	\$1,031	\$995	\$908
	27	\$1,310	\$1,241	\$1,206	\$1,171	\$1,102	\$1,063	\$970
	28	\$1,326	\$1,256	\$1,221	\$1,186	\$1,115	\$1,076	\$982
	29	\$1,343	\$1,272	\$1,236	\$1,201	\$1,130	\$1,089	\$994
	30	\$1,378	\$1,305	\$1,268	\$1,232	\$1,159	\$1,117	\$1,020
	31	\$1,412	\$1,337	\$1,299	\$1,262	\$1,187	\$1,145	\$1,045
	32	\$1,423	\$1,347	\$1,309	\$1,272	\$1,196	\$1,154	\$1,053
	33	\$1,463	\$1,386	\$1,347	\$1,308	\$1,231	\$1,187	\$1,083
	34	\$1,470	\$1,392	\$1,353	\$1,314	\$1,236	\$1,192	\$1,088
	35	\$1,488	\$1,409	\$1,369	\$1,330	\$1,251	\$1,207	\$1,101
	36	\$1,507	\$1,427	\$1,387	\$1,347	\$1,267	\$1,222	\$1,116
	37	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	38	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	39	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	40	\$1,527	\$1,446	\$1,406	\$1,365	\$1,284	\$1,238	\$1,130
	41	\$1,532	\$1,451	\$1,410	\$1,369	\$1,288	\$1,242	\$1,134
	42	\$1,538	\$1,457	\$1,416	\$1,375	\$1,294	\$1,247	\$1,139
	43	\$1,562	\$1,479	\$1,438	\$1,396	\$1,313	\$1,267	\$1,156
	44	\$1,571	\$1,487	\$1,446	\$1,404	\$1,321	\$1,274	\$1,163
	45	\$1,607	\$1,522	\$1,479	\$1,437	\$1,351	\$1,303	\$1,190
	46	\$1,645	\$1,558	\$1,514	\$1,470	\$1,383	\$1,334	\$1,218
	47	\$1,730	\$1,638	\$1,592	\$1,547	\$1,455	\$1,403	\$1,281
	48	\$1,751	\$1,658	\$1,612	\$1,565	\$1,472	\$1,420	\$1,296
	49	\$1,787	\$1,692	\$1,645	\$1,598	\$1,503	\$1,449	\$1,323
	50	\$1,796	\$1,701	\$1,653	\$1,605	\$1,510	\$1,456	\$1,329
	51	\$1,888	\$1,788	\$1,738	\$1,688	\$1,588	\$1,531	\$1,398
	52	\$1,962	\$1,858	\$1,806	\$1,754	\$1,650	\$1,591	\$1,452
	53	\$1,981	\$1,875	\$1,823	\$1,771	\$1,665	\$1,606	\$1,466
	54	\$2,000	\$1,894	\$1,841	\$1,788	\$1,682	\$1,622	\$1,481
	55	\$2,049	\$1,940	\$1,886	\$1,832	\$1,723	\$1,662	\$1,517
	56	\$2,099	\$1,987	\$1,932	\$1,876	\$1,765	\$1,702	\$1,554
	57	\$2,173	\$2,058	\$2,000	\$1,942	\$1,827	\$1,762	\$1,608
	58	\$2,250	\$2,130	\$2,071	\$2,011	\$1,892	\$1,824	\$1,665
	59	\$2,276	\$2,156	\$2,095	\$2,035	\$1,914	\$1,846	\$1,685
	60	\$2,326	\$2,202	\$2,141	\$2,079	\$1,956	\$1,886	\$1,722
	61	\$2,448	\$2,319	\$2,254	\$2,189	\$2,059	\$1,985	\$1,813
	62	\$2,507	\$2,374	\$2,308	\$2,242	\$2,109	\$2,033	\$1,856
	63	\$2,558	\$2,422	\$2,354	\$2,286	\$2,151	\$2,074	\$1,893
	64	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905
	65+	\$2,573	\$2,437	\$2,369	\$2,300	\$2,164	\$2,087	\$1,905

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Children	19	\$966	\$914	\$889	\$863	\$812	\$783	\$715
	20	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	21	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	22	\$1,127	\$1,067	\$1,037	\$1,008	\$948	\$914	\$834
	23	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	24	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	25	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	26	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	27	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	28	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	29	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	30	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	31	\$1,128	\$1,068	\$1,038	\$1,008	\$949	\$915	\$835
	32	\$1,133	\$1,073	\$1,043	\$1,013	\$952	\$918	\$838
	33	\$1,170	\$1,108	\$1,077	\$1,046	\$984	\$948	\$866
	34	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	35	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	36	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	37	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	38	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	39	\$1,192	\$1,128	\$1,097	\$1,065	\$1,002	\$966	\$882
	40	\$1,197	\$1,133	\$1,101	\$1,070	\$1,006	\$970	\$886
	41	\$1,265	\$1,198	\$1,165	\$1,131	\$1,064	\$1,026	\$937
	42	\$1,286	\$1,218	\$1,184	\$1,150	\$1,081	\$1,043	\$952
	43	\$1,291	\$1,223	\$1,189	\$1,155	\$1,086	\$1,047	\$956
	44	\$1,299	\$1,230	\$1,195	\$1,161	\$1,092	\$1,053	\$961
	45	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	46	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	47	\$1,304	\$1,235	\$1,200	\$1,166	\$1,097	\$1,057	\$965
	48	\$1,309	\$1,240	\$1,205	\$1,171	\$1,101	\$1,062	\$969
	49	\$1,354	\$1,282	\$1,246	\$1,210	\$1,139	\$1,098	\$1,002
	50	\$1,360	\$1,288	\$1,251	\$1,216	\$1,143	\$1,103	\$1,006
	51	\$1,457	\$1,379	\$1,341	\$1,302	\$1,225	\$1,181	\$1,078
	52	\$1,480	\$1,401	\$1,362	\$1,323	\$1,244	\$1,200	\$1,095
	53	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103
	54	\$1,490	\$1,411	\$1,371	\$1,332	\$1,253	\$1,208	\$1,103
	55	\$1,496	\$1,417	\$1,377	\$1,338	\$1,258	\$1,213	\$1,108
	56	\$1,543	\$1,461	\$1,420	\$1,379	\$1,297	\$1,251	\$1,142
	57	\$1,593	\$1,509	\$1,467	\$1,424	\$1,340	\$1,292	\$1,179
	58	\$1,600	\$1,515	\$1,473	\$1,430	\$1,346	\$1,297	\$1,184
	59	\$1,629	\$1,543	\$1,500	\$1,456	\$1,370	\$1,321	\$1,206
	60	\$1,678	\$1,589	\$1,545	\$1,501	\$1,411	\$1,361	\$1,242
	61	\$1,770	\$1,677	\$1,630	\$1,583	\$1,489	\$1,436	\$1,311
	62	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331
	63	\$1,798	\$1,702	\$1,655	\$1,607	\$1,512	\$1,458	\$1,331
	64	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333
	65+	\$1,801	\$1,705	\$1,658	\$1,610	\$1,514	\$1,460	\$1,333



**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1929 - BC Life & Health PPO Share 500)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$385	\$365	\$355	\$344	\$324	\$312	\$285
	1	\$329	\$311	\$303	\$294	\$276	\$267	\$243
	2	\$322	\$305	\$296	\$288	\$271	\$261	\$238
	3	\$316	\$299	\$291	\$283	\$266	\$256	\$234
	4	\$311	\$294	\$286	\$278	\$261	\$252	\$230
	5	\$306	\$289	\$281	\$273	\$257	\$248	\$226
	6	\$301	\$285	\$277	\$269	\$253	\$244	\$223
	7	\$298	\$282	\$274	\$266	\$250	\$241	\$220
	8	\$298	\$282	\$274	\$266	\$250	\$241	\$220
	9	\$298	\$283	\$275	\$267	\$251	\$242	\$221
	10	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	11	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	12	\$300	\$284	\$276	\$268	\$252	\$243	\$222
	13	\$301	\$285	\$277	\$269	\$253	\$244	\$223
	14	\$303	\$287	\$279	\$271	\$255	\$245	\$224
	15	\$304	\$288	\$280	\$272	\$256	\$246	\$225
	16	\$305	\$289	\$281	\$273	\$257	\$247	\$226
	17	\$307	\$290	\$282	\$274	\$258	\$249	\$227
	18	\$308	\$292	\$284	\$276	\$259	\$250	\$228
2 Children	0	\$687	\$650	\$632	\$614	\$577	\$557	\$508
	1	\$625	\$592	\$575	\$559	\$526	\$507	\$463
	2	\$619	\$586	\$569	\$553	\$520	\$502	\$458
	3	\$608	\$576	\$560	\$544	\$511	\$493	\$450
	4	\$599	\$567	\$552	\$536	\$504	\$486	\$443
	5	\$595	\$563	\$547	\$532	\$500	\$482	\$440
	6	\$592	\$561	\$545	\$529	\$498	\$480	\$438
	7	\$588	\$557	\$541	\$526	\$495	\$477	\$435
	8	\$589	\$558	\$542	\$526	\$495	\$477	\$436
	9	\$591	\$559	\$544	\$528	\$497	\$479	\$437
	10	\$593	\$562	\$546	\$530	\$499	\$481	\$439
	11	\$594	\$562	\$546	\$531	\$499	\$481	\$439
	12	\$595	\$563	\$548	\$532	\$500	\$482	\$440
	13	\$598	\$566	\$550	\$534	\$502	\$484	\$442
	14	\$600	\$568	\$552	\$537	\$505	\$487	\$444
	15	\$602	\$570	\$554	\$538	\$506	\$488	\$446
	16	\$605	\$573	\$557	\$541	\$508	\$490	\$448
	17	\$607	\$575	\$559	\$543	\$510	\$492	\$449
	18	\$609	\$577	\$561	\$545	\$512	\$494	\$451
3+ Children	0	\$1,126	\$1,066	\$1,036	\$1,006	\$947	\$913	\$833
	1	\$912	\$864	\$840	\$816	\$767	\$740	\$675
	2	\$883	\$836	\$813	\$789	\$742	\$716	\$654
	3	\$887	\$840	\$816	\$793	\$746	\$719	\$656
	4	\$892	\$845	\$821	\$798	\$750	\$723	\$660
	5	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	6	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	7	\$893	\$846	\$822	\$799	\$751	\$724	\$661
	8	\$897	\$850	\$826	\$802	\$754	\$727	\$664
	9	\$905	\$857	\$833	\$809	\$761	\$734	\$670
	10	\$907	\$859	\$834	\$811	\$762	\$735	\$671
	11	\$910	\$862	\$838	\$814	\$766	\$738	\$674
	12	\$923	\$874	\$850	\$825	\$776	\$749	\$683
	13	\$927	\$878	\$853	\$829	\$780	\$752	\$686
	14	\$938	\$888	\$863	\$838	\$789	\$761	\$694
	15	\$952	\$901	\$876	\$851	\$801	\$772	\$705
	16	\$961	\$910	\$885	\$860	\$809	\$780	\$712
	17	\$961	\$910	\$885	\$860	\$809	\$780	\$712
	18	\$961	\$910	\$885	\$860	\$809	\$780	\$712

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$283	\$267	\$259	\$251	\$235	\$226	\$205
	20	\$385	\$363	\$353	\$342	\$321	\$308	\$280
	21	\$386	\$364	\$354	\$343	\$321	\$309	\$280
	22	\$387	\$366	\$355	\$344	\$323	\$310	\$282
	23	\$390	\$369	\$358	\$347	\$325	\$313	\$284
	24	\$395	\$373	\$362	\$351	\$329	\$317	\$287
	25	\$401	\$379	\$368	\$356	\$334	\$321	\$292
	26	\$408	\$385	\$374	\$362	\$339	\$327	\$296
	27	\$431	\$407	\$395	\$383	\$359	\$345	\$313
	28	\$440	\$416	\$403	\$391	\$367	\$353	\$320
	29	\$467	\$441	\$428	\$415	\$389	\$374	\$339
	30	\$485	\$458	\$445	\$431	\$404	\$389	\$353
	31	\$506	\$478	\$464	\$449	\$421	\$405	\$368
	32	\$515	\$487	\$472	\$458	\$429	\$413	\$375
	33	\$551	\$520	\$505	\$489	\$459	\$441	\$400
	34	\$561	\$529	\$514	\$498	\$467	\$449	\$408
	35	\$563	\$532	\$516	\$500	\$469	\$451	\$409
	36	\$582	\$550	\$534	\$518	\$485	\$467	\$424
	37	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	38	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	39	\$584	\$552	\$536	\$519	\$487	\$468	\$425
	40	\$587	\$554	\$538	\$522	\$489	\$470	\$427
	41	\$644	\$608	\$590	\$572	\$536	\$516	\$468
	42	\$658	\$621	\$603	\$584	\$548	\$527	\$478
	43	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	44	\$670	\$633	\$614	\$596	\$558	\$537	\$487
	45	\$672	\$634	\$616	\$597	\$559	\$538	\$488
	46	\$672	\$635	\$616	\$597	\$560	\$539	\$489
	47	\$675	\$638	\$619	\$600	\$562	\$541	\$491
	48	\$685	\$647	\$628	\$609	\$571	\$549	\$498
	49	\$721	\$681	\$661	\$641	\$601	\$578	\$524
	50	\$741	\$700	\$679	\$659	\$617	\$594	\$539
	51	\$812	\$766	\$744	\$721	\$676	\$650	\$590
	52	\$841	\$794	\$771	\$747	\$700	\$674	\$611
	53	\$852	\$805	\$781	\$757	\$710	\$683	\$620
	54	\$853	\$805	\$782	\$758	\$710	\$683	\$620
	55	\$856	\$809	\$785	\$761	\$713	\$686	\$623
	56	\$905	\$854	\$829	\$804	\$754	\$725	\$658
	57	\$962	\$909	\$882	\$855	\$802	\$771	\$700
	58	\$978	\$923	\$896	\$869	\$814	\$783	\$711
	59	\$1,028	\$970	\$942	\$913	\$856	\$824	\$747
	60	\$1,053	\$994	\$965	\$936	\$877	\$844	\$766
	61	\$1,095	\$1,034	\$1,004	\$973	\$912	\$878	\$796
	62	\$1,130	\$1,068	\$1,036	\$1,005	\$942	\$906	\$822
	63	\$1,149	\$1,085	\$1,053	\$1,021	\$957	\$921	\$836
	64	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856
	65+	\$1,177	\$1,111	\$1,078	\$1,046	\$980	\$943	\$856

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Spouse	19	\$717	\$677	\$657	\$637	\$597	\$574	\$521
	20	\$717	\$677	\$657	\$637	\$597	\$574	\$521
	21	\$720	\$679	\$659	\$639	\$599	\$577	\$523
	22	\$723	\$682	\$662	\$642	\$602	\$579	\$525
	23	\$746	\$705	\$684	\$663	\$622	\$598	\$543
	24	\$752	\$710	\$689	\$668	\$626	\$602	\$546
	25	\$789	\$746	\$724	\$702	\$658	\$633	\$574
	26	\$813	\$768	\$745	\$723	\$677	\$652	\$591
	27	\$875	\$826	\$802	\$777	\$729	\$701	\$636
	28	\$883	\$834	\$809	\$785	\$736	\$708	\$642
	29	\$891	\$842	\$817	\$792	\$743	\$714	\$648
	30	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	31	\$940	\$888	\$861	\$835	\$783	\$753	\$683
	32	\$948	\$895	\$869	\$842	\$790	\$760	\$689
	33	\$980	\$925	\$898	\$870	\$816	\$785	\$712
	34	\$986	\$931	\$903	\$876	\$821	\$790	\$717
	35	\$990	\$935	\$907	\$880	\$825	\$793	\$720
	36	\$1,054	\$995	\$966	\$937	\$878	\$845	\$767
	37	\$1,062	\$1,003	\$973	\$944	\$885	\$851	\$772
	38	\$1,065	\$1,006	\$976	\$946	\$887	\$853	\$774
	39	\$1,069	\$1,010	\$980	\$950	\$891	\$857	\$778
	40	\$1,084	\$1,024	\$993	\$963	\$903	\$869	\$788
	41	\$1,168	\$1,103	\$1,070	\$1,038	\$973	\$936	\$849
	42	\$1,189	\$1,123	\$1,090	\$1,057	\$990	\$953	\$865
	43	\$1,232	\$1,163	\$1,129	\$1,094	\$1,026	\$987	\$896
	44	\$1,247	\$1,177	\$1,143	\$1,108	\$1,038	\$999	\$907
	45	\$1,252	\$1,182	\$1,147	\$1,112	\$1,043	\$1,003	\$910
	46	\$1,364	\$1,288	\$1,250	\$1,212	\$1,136	\$1,093	\$992
	47	\$1,406	\$1,327	\$1,288	\$1,249	\$1,171	\$1,127	\$1,022
	48	\$1,417	\$1,338	\$1,299	\$1,259	\$1,181	\$1,136	\$1,031
	49	\$1,449	\$1,368	\$1,328	\$1,288	\$1,207	\$1,161	\$1,054
	50	\$1,467	\$1,385	\$1,344	\$1,304	\$1,222	\$1,176	\$1,067
	51	\$1,627	\$1,537	\$1,491	\$1,446	\$1,355	\$1,304	\$1,183
	52	\$1,711	\$1,616	\$1,568	\$1,520	\$1,425	\$1,371	\$1,244
	53	\$1,723	\$1,627	\$1,579	\$1,531	\$1,436	\$1,381	\$1,253
	54	\$1,740	\$1,643	\$1,595	\$1,546	\$1,450	\$1,395	\$1,266
	55	\$1,790	\$1,690	\$1,641	\$1,591	\$1,491	\$1,435	\$1,302
	56	\$1,852	\$1,749	\$1,697	\$1,646	\$1,543	\$1,484	\$1,347
	57	\$1,932	\$1,824	\$1,771	\$1,717	\$1,609	\$1,549	\$1,405
	58	\$2,010	\$1,899	\$1,843	\$1,787	\$1,675	\$1,611	\$1,462
	59	\$2,094	\$1,977	\$1,919	\$1,861	\$1,744	\$1,678	\$1,523
	60	\$2,119	\$2,001	\$1,942	\$1,883	\$1,765	\$1,698	\$1,541
	61	\$2,200	\$2,078	\$2,016	\$1,955	\$1,833	\$1,763	\$1,600
	62	\$2,262	\$2,136	\$2,074	\$2,011	\$1,885	\$1,813	\$1,645
	63	\$2,281	\$2,154	\$2,091	\$2,027	\$1,900	\$1,828	\$1,659
	64	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699
	65+	\$2,337	\$2,206	\$2,141	\$2,076	\$1,946	\$1,873	\$1,699

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Child	19	\$589	\$556	\$540	\$523	\$491	\$472	\$428
	20	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	21	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	22	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	23	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	24	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	25	\$681	\$643	\$624	\$605	\$567	\$546	\$495
	26	\$684	\$646	\$627	\$608	\$569	\$548	\$497
	27	\$691	\$653	\$634	\$614	\$576	\$554	\$503
	28	\$699	\$660	\$641	\$622	\$583	\$561	\$509
	29	\$724	\$683	\$663	\$643	\$603	\$580	\$526
	30	\$733	\$693	\$672	\$652	\$611	\$588	\$533
	31	\$737	\$696	\$675	\$655	\$614	\$590	\$536
	32	\$745	\$703	\$683	\$662	\$620	\$597	\$542
	33	\$782	\$738	\$716	\$694	\$651	\$626	\$568
	34	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	35	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	36	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	37	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	38	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	39	\$783	\$739	\$717	\$695	\$652	\$627	\$569
	40	\$786	\$742	\$720	\$698	\$655	\$630	\$571
	41	\$862	\$814	\$790	\$766	\$718	\$691	\$627
	42	\$868	\$820	\$796	\$772	\$723	\$696	\$632
	43	\$878	\$829	\$805	\$780	\$732	\$704	\$639
	44	\$879	\$830	\$806	\$781	\$732	\$704	\$639
	45	\$883	\$834	\$809	\$784	\$735	\$707	\$642
	46	\$895	\$846	\$821	\$796	\$746	\$718	\$651
	47	\$899	\$849	\$824	\$799	\$749	\$721	\$654
	48	\$908	\$858	\$832	\$807	\$757	\$728	\$661
	49	\$941	\$889	\$863	\$836	\$784	\$754	\$684
	50	\$959	\$906	\$879	\$852	\$799	\$769	\$697
	51	\$1,058	\$999	\$970	\$941	\$882	\$848	\$770
	52	\$1,086	\$1,026	\$995	\$965	\$905	\$870	\$790
	53	\$1,098	\$1,037	\$1,006	\$976	\$914	\$880	\$798
	54	\$1,099	\$1,038	\$1,007	\$976	\$915	\$881	\$799
	55	\$1,103	\$1,042	\$1,011	\$980	\$919	\$884	\$802
	56	\$1,165	\$1,100	\$1,067	\$1,035	\$970	\$934	\$847
	57	\$1,221	\$1,153	\$1,119	\$1,085	\$1,017	\$979	\$888
	58	\$1,237	\$1,168	\$1,133	\$1,099	\$1,030	\$991	\$899
	59	\$1,285	\$1,213	\$1,178	\$1,142	\$1,070	\$1,030	\$934
	60	\$1,310	\$1,237	\$1,201	\$1,164	\$1,091	\$1,050	\$953
	61	\$1,373	\$1,296	\$1,258	\$1,220	\$1,144	\$1,100	\$998
	62	\$1,407	\$1,329	\$1,289	\$1,250	\$1,172	\$1,128	\$1,023
	63	\$1,424	\$1,344	\$1,305	\$1,265	\$1,186	\$1,141	\$1,035
	64	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057
	65+	\$1,454	\$1,373	\$1,332	\$1,292	\$1,211	\$1,165	\$1,057

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,068	\$1,009	\$979	\$949	\$890	\$856	\$777
	24	\$1,073	\$1,013	\$983	\$953	\$894	\$860	\$780
	25	\$1,115	\$1,053	\$1,022	\$991	\$929	\$894	\$811
	26	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	27	\$1,216	\$1,149	\$1,115	\$1,081	\$1,013	\$975	\$885
	28	\$1,232	\$1,164	\$1,130	\$1,095	\$1,027	\$988	\$896
	29	\$1,249	\$1,180	\$1,145	\$1,110	\$1,041	\$1,001	\$909
	30	\$1,284	\$1,213	\$1,177	\$1,141	\$1,070	\$1,029	\$934
	31	\$1,318	\$1,245	\$1,208	\$1,172	\$1,098	\$1,057	\$959
	32	\$1,329	\$1,255	\$1,218	\$1,181	\$1,107	\$1,065	\$967
	33	\$1,371	\$1,295	\$1,256	\$1,218	\$1,142	\$1,099	\$997
	34	\$1,377	\$1,300	\$1,262	\$1,223	\$1,147	\$1,103	\$1,001
	35	\$1,395	\$1,317	\$1,279	\$1,240	\$1,162	\$1,118	\$1,015
	36	\$1,415	\$1,336	\$1,296	\$1,257	\$1,178	\$1,134	\$1,029
	37	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	38	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	39	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	40	\$1,435	\$1,355	\$1,315	\$1,275	\$1,195	\$1,150	\$1,044
	41	\$1,440	\$1,360	\$1,320	\$1,280	\$1,199	\$1,154	\$1,047
	42	\$1,446	\$1,365	\$1,325	\$1,285	\$1,204	\$1,159	\$1,052
	43	\$1,470	\$1,388	\$1,347	\$1,306	\$1,224	\$1,178	\$1,069
	44	\$1,478	\$1,396	\$1,355	\$1,314	\$1,232	\$1,185	\$1,075
	45	\$1,515	\$1,431	\$1,388	\$1,346	\$1,262	\$1,214	\$1,102
	46	\$1,553	\$1,467	\$1,423	\$1,380	\$1,294	\$1,245	\$1,129
	47	\$1,639	\$1,548	\$1,502	\$1,457	\$1,365	\$1,314	\$1,192
	48	\$1,660	\$1,568	\$1,522	\$1,475	\$1,383	\$1,331	\$1,207
	49	\$1,696	\$1,602	\$1,555	\$1,508	\$1,413	\$1,360	\$1,234
	50	\$1,705	\$1,610	\$1,563	\$1,515	\$1,421	\$1,367	\$1,240
	51	\$1,798	\$1,698	\$1,648	\$1,598	\$1,498	\$1,441	\$1,308
	52	\$1,872	\$1,768	\$1,716	\$1,664	\$1,560	\$1,501	\$1,362
	53	\$1,891	\$1,786	\$1,733	\$1,681	\$1,575	\$1,516	\$1,375
	54	\$1,911	\$1,805	\$1,752	\$1,698	\$1,592	\$1,532	\$1,390
	55	\$1,960	\$1,851	\$1,797	\$1,742	\$1,633	\$1,571	\$1,426
	56	\$2,010	\$1,898	\$1,843	\$1,787	\$1,675	\$1,611	\$1,462
	57	\$2,085	\$1,969	\$1,911	\$1,853	\$1,737	\$1,671	\$1,516
	58	\$2,162	\$2,042	\$1,982	\$1,922	\$1,801	\$1,733	\$1,573
	59	\$2,189	\$2,067	\$2,006	\$1,945	\$1,824	\$1,755	\$1,592
	60	\$2,239	\$2,114	\$2,052	\$1,990	\$1,865	\$1,795	\$1,628
	61	\$2,362	\$2,231	\$2,165	\$2,100	\$1,968	\$1,894	\$1,718
	62	\$2,422	\$2,287	\$2,220	\$2,152	\$2,017	\$1,941	\$1,761
	63	\$2,472	\$2,335	\$2,266	\$2,197	\$2,060	\$1,982	\$1,798
	64	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994	\$1,810
	65+	\$2,488	\$2,350	\$2,281	\$2,211	\$2,073	\$1,994	\$1,810

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Children	19	\$931	\$879	\$853	\$827	\$776	\$746	\$677
	20	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	21	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	22	\$1,067	\$1,007	\$977	\$948	\$888	\$855	\$776
	23	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	24	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	25	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	26	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	27	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	28	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	29	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	30	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	31	\$1,067	\$1,008	\$978	\$949	\$889	\$856	\$776
	32	\$1,072	\$1,012	\$982	\$953	\$893	\$859	\$780
	33	\$1,109	\$1,047	\$1,017	\$986	\$924	\$889	\$807
	34	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	35	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	36	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	37	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	38	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	39	\$1,132	\$1,069	\$1,037	\$1,006	\$943	\$907	\$823
	40	\$1,136	\$1,073	\$1,042	\$1,010	\$947	\$911	\$826
	41	\$1,206	\$1,138	\$1,105	\$1,071	\$1,004	\$966	\$877
	42	\$1,227	\$1,158	\$1,124	\$1,090	\$1,022	\$983	\$892
	43	\$1,232	\$1,163	\$1,129	\$1,095	\$1,026	\$987	\$896
	44	\$1,239	\$1,170	\$1,136	\$1,101	\$1,032	\$993	\$901
	45	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	46	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	47	\$1,245	\$1,176	\$1,141	\$1,106	\$1,037	\$998	\$905
	48	\$1,250	\$1,180	\$1,146	\$1,111	\$1,041	\$1,002	\$909
	49	\$1,295	\$1,223	\$1,187	\$1,151	\$1,079	\$1,038	\$942
	50	\$1,301	\$1,228	\$1,192	\$1,156	\$1,083	\$1,042	\$946
	51	\$1,398	\$1,320	\$1,282	\$1,243	\$1,165	\$1,121	\$1,017
	52	\$1,422	\$1,343	\$1,303	\$1,263	\$1,184	\$1,139	\$1,034
	53	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	54	\$1,432	\$1,352	\$1,313	\$1,273	\$1,193	\$1,148	\$1,042
	55	\$1,438	\$1,358	\$1,318	\$1,278	\$1,198	\$1,153	\$1,046
	56	\$1,485	\$1,402	\$1,361	\$1,320	\$1,237	\$1,190	\$1,080
	57	\$1,536	\$1,451	\$1,408	\$1,365	\$1,280	\$1,231	\$1,117
	58	\$1,543	\$1,457	\$1,414	\$1,371	\$1,285	\$1,236	\$1,122
	59	\$1,572	\$1,485	\$1,441	\$1,397	\$1,310	\$1,260	\$1,143
	60	\$1,622	\$1,531	\$1,486	\$1,441	\$1,351	\$1,300	\$1,179
	61	\$1,714	\$1,619	\$1,571	\$1,523	\$1,428	\$1,374	\$1,247
	62	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	63	\$1,742	\$1,645	\$1,597	\$1,548	\$1,451	\$1,396	\$1,267
	64	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269
	65+	\$1,745	\$1,648	\$1,600	\$1,551	\$1,454	\$1,399	\$1,269

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code 1930 - BC Life & Health PPO Share 1000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$358	\$338	\$328	\$318	\$298	\$287	\$260
	1	\$301	\$284	\$276	\$267	\$251	\$241	\$219
	2	\$294	\$278	\$270	\$261	\$245	\$236	\$214
	3	\$288	\$272	\$264	\$256	\$240	\$231	\$209
	4	\$283	\$267	\$259	\$251	\$235	\$226	\$205
	5	\$278	\$262	\$254	\$247	\$231	\$222	\$202
	6	\$273	\$258	\$250	\$243	\$228	\$219	\$199
	7	\$270	\$254	\$247	\$239	\$224	\$216	\$196
	8	\$270	\$254	\$247	\$239	\$224	\$216	\$196
	9	\$270	\$255	\$248	\$240	\$225	\$217	\$196
	10	\$271	\$256	\$249	\$241	\$226	\$217	\$197
	11	\$272	\$257	\$249	\$242	\$226	\$218	\$198
	12	\$272	\$257	\$249	\$242	\$227	\$218	\$198
	13	\$273	\$258	\$250	\$243	\$228	\$219	\$199
	14	\$275	\$259	\$252	\$244	\$229	\$220	\$200
	15	\$276	\$261	\$253	\$245	\$230	\$221	\$201
	16	\$277	\$262	\$254	\$246	\$231	\$222	\$201
	17	\$278	\$263	\$255	\$247	\$232	\$223	\$202
	18	\$280	\$265	\$257	\$249	\$233	\$225	\$204
2 Children	0	\$664	\$627	\$609	\$590	\$553	\$532	\$483
	1	\$602	\$569	\$552	\$535	\$502	\$483	\$438
	2	\$596	\$563	\$546	\$529	\$496	\$477	\$433
	3	\$585	\$553	\$536	\$520	\$487	\$469	\$426
	4	\$576	\$544	\$528	\$512	\$480	\$462	\$419
	5	\$571	\$540	\$524	\$508	\$476	\$458	\$415
	6	\$569	\$537	\$521	\$505	\$474	\$456	\$414
	7	\$565	\$534	\$518	\$502	\$471	\$453	\$411
	8	\$566	\$534	\$518	\$503	\$471	\$453	\$411
	9	\$568	\$536	\$520	\$504	\$473	\$455	\$413
	10	\$570	\$538	\$522	\$506	\$475	\$457	\$414
	11	\$571	\$539	\$523	\$507	\$475	\$457	\$415
	12	\$572	\$540	\$524	\$508	\$476	\$458	\$416
	13	\$574	\$542	\$526	\$510	\$478	\$460	\$418
	14	\$577	\$545	\$529	\$513	\$481	\$462	\$420
	15	\$579	\$547	\$531	\$515	\$482	\$464	\$421
	16	\$582	\$549	\$533	\$517	\$484	\$466	\$423
	17	\$584	\$551	\$535	\$519	\$486	\$468	\$425
	18	\$586	\$554	\$537	\$521	\$488	\$470	\$426
3+ Children	0	\$1,093	\$1,032	\$1,001	\$971	\$910	\$876	\$795
	1	\$878	\$829	\$805	\$780	\$731	\$704	\$638
	2	\$848	\$801	\$777	\$754	\$707	\$680	\$617
	3	\$852	\$804	\$781	\$757	\$710	\$683	\$619
	4	\$857	\$810	\$786	\$762	\$714	\$687	\$623
	5	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	6	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	7	\$859	\$811	\$787	\$763	\$715	\$688	\$624
	8	\$862	\$814	\$790	\$766	\$718	\$691	\$627
	9	\$871	\$822	\$798	\$774	\$725	\$698	\$633
	10	\$872	\$824	\$799	\$775	\$726	\$699	\$634
	11	\$876	\$827	\$803	\$778	\$729	\$702	\$637
	12	\$889	\$839	\$814	\$790	\$740	\$712	\$646
	13	\$892	\$843	\$818	\$793	\$743	\$715	\$649
	14	\$903	\$853	\$828	\$803	\$752	\$724	\$657
	15	\$918	\$866	\$841	\$815	\$764	\$735	\$667
	16	\$927	\$876	\$850	\$824	\$772	\$743	\$674
	17	\$927	\$876	\$850	\$824	\$772	\$743	\$674
	18	\$927	\$876	\$850	\$824	\$772	\$743	\$674

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single	19	\$170	\$156	\$150	\$143	\$130	\$122	\$105
	20	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	21	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	22	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	23	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	24	\$189	\$174	\$167	\$159	\$145	\$136	\$116
	25	\$189	\$175	\$167	\$160	\$145	\$137	\$117
	26	\$190	\$175	\$168	\$160	\$146	\$137	\$117
	27	\$202	\$186	\$178	\$170	\$154	\$145	\$124
	28	\$203	\$187	\$179	\$171	\$155	\$146	\$125
	29	\$204	\$188	\$180	\$172	\$156	\$147	\$126
	30	\$209	\$193	\$185	\$176	\$160	\$151	\$129
	31	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	32	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	33	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	34	\$246	\$226	\$217	\$207	\$188	\$177	\$151
	35	\$247	\$227	\$218	\$208	\$189	\$178	\$152
	36	\$248	\$229	\$219	\$209	\$190	\$179	\$153
	37	\$249	\$229	\$219	\$210	\$190	\$179	\$153
	38	\$250	\$230	\$220	\$211	\$191	\$180	\$154
	39	\$251	\$231	\$221	\$211	\$192	\$181	\$154
	40	\$252	\$232	\$222	\$212	\$193	\$182	\$155
	41	\$274	\$253	\$242	\$231	\$210	\$198	\$169
	42	\$281	\$259	\$248	\$237	\$215	\$203	\$173
	43	\$282	\$260	\$249	\$238	\$216	\$204	\$174
	44	\$284	\$262	\$251	\$240	\$217	\$205	\$175
	45	\$287	\$265	\$254	\$242	\$220	\$207	\$177
	46	\$338	\$312	\$299	\$285	\$259	\$244	\$209
	47	\$350	\$322	\$309	\$295	\$268	\$252	\$216
	48	\$350	\$322	\$309	\$295	\$268	\$252	\$216
	49	\$351	\$324	\$310	\$296	\$269	\$253	\$217
	50	\$364	\$336	\$322	\$307	\$279	\$263	\$225
	51	\$410	\$378	\$362	\$346	\$313	\$296	\$253
	52	\$439	\$405	\$387	\$370	\$336	\$317	\$271
	53	\$445	\$410	\$393	\$376	\$341	\$321	\$275
	54	\$447	\$412	\$395	\$377	\$342	\$323	\$276
	55	\$451	\$416	\$398	\$381	\$345	\$326	\$278
	56	\$527	\$486	\$466	\$445	\$404	\$381	\$325
	57	\$527	\$486	\$466	\$445	\$404	\$381	\$325
	58	\$530	\$488	\$468	\$447	\$405	\$382	\$327
	59	\$570	\$525	\$503	\$481	\$436	\$411	\$352
	60	\$602	\$555	\$532	\$508	\$461	\$435	\$372
	61	\$660	\$608	\$582	\$557	\$505	\$476	\$407
	62	\$669	\$617	\$591	\$565	\$512	\$483	\$413
	63	\$680	\$626	\$600	\$573	\$520	\$490	\$419
	64	\$698	\$643	\$616	\$589	\$534	\$504	\$430
	65+	\$698	\$643	\$616	\$589	\$534	\$504	\$430



**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Spouse	19	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	20	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	21	\$351	\$323	\$310	\$296	\$268	\$253	\$216
	22	\$352	\$325	\$311	\$297	\$270	\$254	\$217
	23	\$357	\$329	\$315	\$301	\$273	\$257	\$220
	24	\$358	\$330	\$316	\$302	\$274	\$259	\$221
	25	\$369	\$340	\$326	\$311	\$282	\$266	\$228
	26	\$388	\$358	\$343	\$327	\$297	\$280	\$239
	27	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	28	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	29	\$396	\$365	\$349	\$334	\$303	\$285	\$244
	30	\$397	\$366	\$351	\$335	\$304	\$287	\$245
	31	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	32	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	33	\$417	\$384	\$368	\$351	\$319	\$301	\$257
	34	\$418	\$386	\$369	\$353	\$320	\$302	\$258
	35	\$446	\$411	\$394	\$376	\$341	\$322	\$275
	36	\$447	\$412	\$394	\$377	\$342	\$322	\$276
	37	\$449	\$414	\$396	\$378	\$343	\$324	\$277
	38	\$450	\$415	\$397	\$379	\$344	\$325	\$277
	39	\$452	\$416	\$399	\$381	\$346	\$326	\$279
	40	\$510	\$470	\$450	\$430	\$390	\$368	\$314
	41	\$539	\$497	\$476	\$455	\$413	\$389	\$333
	42	\$556	\$512	\$490	\$469	\$425	\$401	\$343
	43	\$558	\$514	\$492	\$471	\$427	\$403	\$344
	44	\$572	\$527	\$505	\$482	\$438	\$413	\$353
	45	\$574	\$529	\$507	\$484	\$439	\$414	\$354
	46	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	47	\$732	\$674	\$646	\$617	\$560	\$528	\$451
	48	\$738	\$680	\$651	\$622	\$565	\$532	\$455
	49	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	50	\$756	\$697	\$667	\$637	\$578	\$545	\$466
	51	\$907	\$836	\$801	\$766	\$695	\$655	\$560
	52	\$935	\$862	\$826	\$789	\$716	\$675	\$577
	53	\$939	\$866	\$829	\$792	\$719	\$678	\$579
	54	\$943	\$869	\$833	\$796	\$722	\$681	\$582
	55	\$986	\$909	\$871	\$832	\$755	\$712	\$608
	56	\$1,101	\$1,015	\$972	\$929	\$843	\$795	\$679
	57	\$1,106	\$1,019	\$976	\$933	\$846	\$798	\$682
	58	\$1,177	\$1,085	\$1,039	\$993	\$901	\$849	\$726
	59	\$1,226	\$1,130	\$1,082	\$1,034	\$939	\$885	\$756
	60	\$1,258	\$1,159	\$1,110	\$1,061	\$963	\$908	\$776
	61	\$1,339	\$1,234	\$1,182	\$1,130	\$1,025	\$967	\$826
	62	\$1,367	\$1,260	\$1,207	\$1,154	\$1,047	\$987	\$844
	63	\$1,377	\$1,270	\$1,216	\$1,162	\$1,054	\$994	\$850
	64	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873
	65+	\$1,415	\$1,304	\$1,249	\$1,194	\$1,083	\$1,021	\$873

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Child	19	\$339	\$313	\$299	\$286	\$260	\$245	\$209
	20	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	21	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	22	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	23	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	24	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	25	\$358	\$330	\$316	\$302	\$274	\$258	\$221
	26	\$359	\$331	\$317	\$303	\$275	\$259	\$222
	27	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	28	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	29	\$363	\$334	\$320	\$306	\$278	\$262	\$224
	30	\$364	\$336	\$322	\$307	\$279	\$263	\$225
	31	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	32	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	33	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	34	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	35	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	36	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	37	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	38	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	39	\$382	\$352	\$337	\$322	\$292	\$275	\$235
	40	\$383	\$353	\$338	\$323	\$293	\$277	\$236
	41	\$399	\$368	\$352	\$336	\$305	\$288	\$246
	42	\$401	\$370	\$354	\$338	\$307	\$290	\$247
	43	\$403	\$371	\$356	\$340	\$308	\$291	\$248
	44	\$407	\$375	\$359	\$343	\$311	\$294	\$251
	45	\$408	\$377	\$361	\$345	\$313	\$295	\$252
	46	\$463	\$427	\$409	\$391	\$355	\$334	\$286
	47	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	48	\$474	\$437	\$418	\$400	\$363	\$342	\$292
	49	\$476	\$438	\$420	\$401	\$364	\$343	\$293
	50	\$487	\$449	\$430	\$411	\$373	\$351	\$300
	51	\$552	\$509	\$487	\$466	\$423	\$398	\$341
	52	\$582	\$536	\$514	\$491	\$445	\$420	\$359
	53	\$587	\$541	\$518	\$495	\$449	\$423	\$362
	54	\$589	\$543	\$520	\$497	\$451	\$425	\$363
	55	\$593	\$547	\$524	\$500	\$454	\$428	\$366
	56	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	57	\$679	\$626	\$599	\$573	\$520	\$490	\$419
	58	\$682	\$628	\$602	\$575	\$522	\$492	\$421
	59	\$719	\$663	\$635	\$607	\$551	\$519	\$444
	60	\$751	\$693	\$663	\$634	\$575	\$542	\$464
	61	\$824	\$759	\$727	\$695	\$631	\$595	\$508
	62	\$836	\$771	\$738	\$705	\$640	\$603	\$516
	63	\$846	\$780	\$747	\$714	\$647	\$610	\$522
	64	\$862	\$795	\$761	\$728	\$660	\$622	\$532
	65+	\$862	\$795	\$761	\$728	\$660	\$622	\$532

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Family	19	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	24	\$613	\$565	\$541	\$517	\$469	\$442	\$378
	25	\$656	\$604	\$579	\$553	\$502	\$473	\$404
	26	\$662	\$610	\$584	\$559	\$507	\$478	\$408
	27	\$668	\$616	\$590	\$564	\$512	\$482	\$412
	28	\$675	\$622	\$596	\$569	\$516	\$487	\$416
	29	\$687	\$633	\$606	\$579	\$525	\$495	\$423
	30	\$693	\$638	\$611	\$584	\$530	\$500	\$427
	31	\$727	\$670	\$642	\$614	\$557	\$525	\$449
	32	\$734	\$676	\$647	\$619	\$561	\$529	\$452
	33	\$741	\$683	\$654	\$625	\$567	\$535	\$457
	34	\$747	\$689	\$660	\$630	\$572	\$539	\$461
	35	\$754	\$695	\$666	\$636	\$577	\$544	\$465
	36	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	37	\$758	\$699	\$669	\$639	\$580	\$547	\$467
	38	\$761	\$701	\$672	\$642	\$582	\$549	\$469
	39	\$785	\$724	\$693	\$663	\$601	\$567	\$485
	40	\$804	\$741	\$709	\$678	\$615	\$580	\$496
	41	\$842	\$776	\$743	\$710	\$645	\$608	\$519
	42	\$920	\$848	\$812	\$776	\$704	\$664	\$567
	43	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	44	\$924	\$852	\$816	\$780	\$707	\$667	\$570
	45	\$928	\$855	\$819	\$783	\$710	\$670	\$572
	46	\$985	\$908	\$869	\$831	\$754	\$711	\$608
	47	\$1,057	\$974	\$933	\$891	\$809	\$763	\$652
	48	\$1,080	\$995	\$953	\$911	\$826	\$779	\$666
	49	\$1,081	\$997	\$954	\$912	\$828	\$780	\$667
	50	\$1,086	\$1,001	\$958	\$916	\$831	\$784	\$670
	51	\$1,137	\$1,048	\$1,004	\$959	\$870	\$821	\$701
	52	\$1,163	\$1,072	\$1,027	\$981	\$890	\$840	\$718
	53	\$1,248	\$1,151	\$1,102	\$1,053	\$955	\$901	\$770
	54	\$1,273	\$1,174	\$1,124	\$1,074	\$975	\$919	\$786
	55	\$1,299	\$1,198	\$1,147	\$1,096	\$995	\$938	\$802
	56	\$1,345	\$1,239	\$1,187	\$1,134	\$1,029	\$970	\$830
	57	\$1,350	\$1,245	\$1,192	\$1,139	\$1,034	\$975	\$833
	58	\$1,372	\$1,265	\$1,211	\$1,157	\$1,050	\$990	\$846
	59	\$1,465	\$1,350	\$1,293	\$1,236	\$1,121	\$1,057	\$904
	60	\$1,508	\$1,390	\$1,331	\$1,272	\$1,154	\$1,088	\$930
	61	\$1,584	\$1,461	\$1,399	\$1,337	\$1,213	\$1,144	\$978
	62	\$1,591	\$1,467	\$1,405	\$1,342	\$1,218	\$1,148	\$982
	63	\$1,613	\$1,487	\$1,424	\$1,361	\$1,235	\$1,164	\$995
	64	\$1,634	\$1,506	\$1,442	\$1,378	\$1,251	\$1,179	\$1,008
	65+	\$1,634	\$1,506	\$1,442	\$1,378	\$1,251	\$1,179	\$1,008

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Subscriber & Children	19	\$535	\$494	\$473	\$452	\$410	\$386	\$330
	20	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	21	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	22	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	23	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	24	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	25	\$565	\$521	\$499	\$477	\$433	\$408	\$349
	26	\$568	\$523	\$501	\$479	\$435	\$410	\$350
	27	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	28	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	29	\$573	\$529	\$506	\$484	\$439	\$414	\$354
	30	\$576	\$531	\$508	\$486	\$441	\$416	\$355
	31	\$600	\$553	\$530	\$506	\$459	\$433	\$370
	32	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	33	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	34	\$603	\$556	\$532	\$509	\$461	\$435	\$372
	35	\$605	\$558	\$534	\$511	\$463	\$437	\$373
	36	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	37	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	38	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	39	\$607	\$559	\$536	\$512	\$465	\$438	\$374
	40	\$609	\$562	\$538	\$514	\$466	\$440	\$376
	41	\$636	\$586	\$561	\$536	\$486	\$459	\$392
	42	\$638	\$588	\$563	\$538	\$488	\$461	\$394
	43	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	44	\$643	\$592	\$567	\$542	\$492	\$464	\$396
	45	\$645	\$595	\$570	\$544	\$494	\$466	\$398
	46	\$690	\$636	\$609	\$582	\$528	\$498	\$426
	47	\$695	\$640	\$613	\$586	\$532	\$501	\$429
	48	\$698	\$643	\$616	\$589	\$534	\$503	\$430
	49	\$705	\$650	\$622	\$595	\$540	\$509	\$435
	50	\$708	\$653	\$625	\$597	\$542	\$511	\$437
	51	\$769	\$709	\$679	\$649	\$589	\$555	\$475
	52	\$798	\$735	\$704	\$673	\$611	\$576	\$492
	53	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	54	\$805	\$742	\$710	\$679	\$616	\$581	\$496
	55	\$808	\$745	\$713	\$682	\$618	\$583	\$498
	56	\$885	\$816	\$781	\$747	\$677	\$639	\$546
	57	\$889	\$819	\$785	\$750	\$680	\$641	\$548
	58	\$896	\$825	\$791	\$756	\$685	\$646	\$552
	59	\$924	\$852	\$815	\$779	\$707	\$667	\$570
	60	\$956	\$881	\$844	\$806	\$732	\$690	\$590
	61	\$1,027	\$947	\$907	\$867	\$786	\$741	\$634
	62	\$1,039	\$958	\$917	\$877	\$796	\$750	\$641
	63	\$1,044	\$962	\$921	\$881	\$799	\$753	\$644
	64	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653
	65+	\$1,059	\$976	\$934	\$893	\$810	\$764	\$653

**Anthem Blue Cross Life and Health Insurance Company Indiv**  
**MONTHLY RATES EFFECTIVE 1/1/2011**  
**(Contract Code H062 - BC Life & Health PPO Share 5000)**

	Age	Pricing Area						
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
Single Child	0	\$236	\$218	\$209	\$199	\$181	\$171	\$146
	1	\$183	\$169	\$162	\$154	\$140	\$132	\$113
	2	\$178	\$164	\$157	\$150	\$136	\$128	\$110
	3	\$169	\$156	\$149	\$142	\$129	\$122	\$104
	4	\$167	\$154	\$148	\$141	\$128	\$121	\$103
	5	\$165	\$152	\$146	\$139	\$126	\$119	\$102
	6	\$161	\$149	\$142	\$136	\$123	\$116	\$99
	7	\$158	\$146	\$140	\$133	\$121	\$114	\$97
	8	\$158	\$146	\$140	\$134	\$121	\$114	\$98
	9	\$159	\$147	\$140	\$134	\$122	\$115	\$98
	10	\$160	\$147	\$141	\$135	\$122	\$115	\$99
	11	\$160	\$148	\$141	\$135	\$123	\$116	\$99
	12	\$161	\$148	\$142	\$136	\$123	\$116	\$99
	13	\$161	\$149	\$142	\$136	\$123	\$116	\$99
	14	\$162	\$149	\$143	\$137	\$124	\$117	\$100
	15	\$163	\$150	\$144	\$137	\$125	\$118	\$100
	16	\$165	\$152	\$145	\$139	\$126	\$119	\$101
	17	\$167	\$153	\$147	\$140	\$127	\$120	\$103
	18	\$168	\$155	\$148	\$142	\$129	\$121	\$104
2 Children	0	\$405	\$374	\$358	\$342	\$310	\$292	\$250
	1	\$349	\$322	\$308	\$294	\$267	\$252	\$215
	2	\$340	\$314	\$300	\$287	\$261	\$246	\$210
	3	\$331	\$305	\$292	\$279	\$253	\$239	\$204
	4	\$326	\$301	\$288	\$275	\$250	\$235	\$201
	5	\$324	\$299	\$286	\$273	\$248	\$234	\$200
	6	\$323	\$297	\$285	\$272	\$247	\$233	\$199
	7	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	8	\$319	\$294	\$282	\$269	\$244	\$231	\$197
	9	\$320	\$295	\$283	\$270	\$245	\$231	\$197
	10	\$322	\$296	\$284	\$271	\$246	\$232	\$198
	11	\$323	\$298	\$285	\$272	\$247	\$233	\$199
	12	\$324	\$299	\$286	\$273	\$248	\$234	\$200
	13	\$326	\$300	\$288	\$275	\$249	\$235	\$201
	14	\$329	\$303	\$290	\$277	\$251	\$237	\$203
	15	\$332	\$306	\$293	\$280	\$254	\$240	\$205
	16	\$334	\$308	\$294	\$281	\$255	\$241	\$206
	17	\$336	\$310	\$297	\$284	\$257	\$243	\$207
	18	\$338	\$311	\$298	\$285	\$259	\$244	\$208
3+ Children	0	\$722	\$665	\$637	\$609	\$553	\$521	\$445
	1	\$541	\$498	\$477	\$456	\$414	\$390	\$333
	2	\$515	\$475	\$455	\$435	\$394	\$372	\$318
	3	\$518	\$477	\$457	\$437	\$396	\$373	\$319
	4	\$522	\$481	\$461	\$441	\$400	\$377	\$322
	5	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	6	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	7	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	8	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	9	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	10	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	11	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	12	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	13	\$524	\$483	\$463	\$442	\$401	\$378	\$323
	14	\$526	\$485	\$465	\$444	\$403	\$380	\$325
	15	\$533	\$491	\$471	\$450	\$408	\$385	\$329
	16	\$533	\$491	\$471	\$450	\$408	\$385	\$329
	17	\$533	\$491	\$471	\$450	\$408	\$385	\$329
	18	\$533	\$491	\$471	\$450	\$408	\$385	\$329

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

NM31 PPO Saver (1 member)

Rate Calculation: Find the appropriate base rate listed below.

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
3	\$157	\$157	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
4	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
15	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
16	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
17	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
18	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
19	\$159	\$159	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
20	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
23	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
24	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
25	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
26	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
27	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
28	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
29	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
30	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
31	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
32	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
33	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
34	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
35	\$201	\$201	\$185	\$185	\$178	\$178	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
36	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
37	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
38	\$225	\$225	\$207	\$207	\$198	\$198	\$190	\$190	\$172	\$172	\$160	\$160	\$138	\$138
39	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
40	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
41	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
42	\$260	\$260	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$199	\$185	\$185	\$160	\$160
43	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
44	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$218	\$218	\$204	\$204	\$176	\$176
45	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
46	\$314	\$314	\$290	\$290	\$277	\$277	\$265	\$265	\$241	\$241	\$224	\$224	\$194	\$194
47	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
48	\$344	\$344	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
49	\$358	\$358	\$330	\$330	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$221
50	\$372	\$372	\$343	\$343	\$328	\$328	\$314	\$314	\$285	\$285	\$265	\$265	\$229	\$229
51	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$296	\$296	\$276	\$276	\$238	\$238
52	\$403	\$403	\$371	\$371	\$356	\$356	\$340	\$340	\$308	\$308	\$287	\$287	\$248	\$248
53	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$261	\$261
54	\$451	\$451	\$415	\$415	\$398	\$398	\$380	\$380	\$345	\$345	\$322	\$322	\$278	\$278
55	\$477	\$477	\$440	\$440	\$421	\$421	\$403	\$403	\$365	\$365	\$341	\$341	\$294	\$294
56	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$361	\$361	\$312	\$312
57	\$533	\$533	\$492	\$492	\$471	\$471	\$450	\$450	\$408	\$408	\$381	\$381	\$329	\$329
58	\$561	\$561	\$518	\$518	\$495	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$586	\$586	\$541	\$541	\$517	\$517	\$495	\$495	\$449	\$449	\$418	\$418	\$362	\$362
60	\$606	\$606	\$559	\$559	\$535	\$535	\$511	\$511	\$464	\$464	\$433	\$433	\$374	\$374
61	\$625	\$625	\$576	\$576	\$552	\$552	\$527	\$527	\$479	\$479	\$446	\$446	\$385	\$385
62	\$640	\$640	\$590	\$590	\$565	\$565	\$540	\$540	\$490	\$490	\$457	\$457	\$395	\$395
63	\$654	\$654	\$603	\$603	\$577	\$577	\$552	\$552	\$501	\$501	\$467	\$467	\$403	\$403
64	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

NM31 PPO Saver (2+ members)

Rate Calculation: Add together the base rates for each member.

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$244	\$244	\$225	\$225	\$215	\$215	\$206	\$206	\$187	\$187	\$174	\$174	\$150	\$150
1	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
2	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
3	\$157	\$157	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
4	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
5	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
7	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
8	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
9	\$92	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
10	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$70	\$70	\$66	\$66	\$57	\$57
11	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
12	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
14	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
15	\$148	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
16	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
17	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
18	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$96	\$96
19	\$159	\$159	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
20	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
21	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
23	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
24	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
25	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
26	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
27	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
28	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$135	\$116	\$116
29	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
30	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
31	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
32	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
33	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
34	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
35	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
36	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$120	\$120
37	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
38	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
39	\$209	\$209	\$192	\$192	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
40	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
41	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$188	\$170	\$170	\$159	\$159	\$137	\$137
42	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
43	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
44	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$182	\$182	\$158	\$158
45	\$271	\$271	\$250	\$250	\$239	\$239	\$229	\$229	\$207	\$207	\$193	\$193	\$167	\$167
46	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
47	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
48	\$322	\$322	\$297	\$297	\$284	\$284	\$271	\$271	\$246	\$246	\$230	\$230	\$198	\$198
49	\$338	\$338	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$241	\$241	\$209	\$209
50	\$354	\$354	\$327	\$327	\$313	\$313	\$299	\$299	\$271	\$271	\$253	\$253	\$218	\$218
51	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
52	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
53	\$412	\$412	\$380	\$380	\$364	\$364	\$348	\$348	\$315	\$315	\$294	\$294	\$254	\$254
54	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$269	\$269
55	\$467	\$467	\$430	\$430	\$412	\$412	\$394	\$394	\$357	\$357	\$333	\$333	\$288	\$288
56	\$498	\$498	\$459	\$459	\$439	\$439	\$420	\$420	\$381	\$381	\$355	\$355	\$307	\$307
57	\$529	\$529	\$487	\$487	\$467	\$467	\$446	\$446	\$405	\$405	\$377	\$377	\$326	\$326
58	\$555	\$555	\$512	\$512	\$490	\$490	\$469	\$469	\$425	\$425	\$396	\$396	\$342	\$342
59	\$580	\$580	\$535	\$535	\$512	\$512	\$490	\$490	\$444	\$444	\$414	\$414	\$358	\$358
60	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
61	\$622	\$622	\$573	\$573	\$549	\$549	\$525	\$525	\$476	\$476	\$444	\$444	\$384	\$384
62	\$640	\$640	\$590	\$590	\$565	\$565	\$540	\$540	\$490	\$490	\$457	\$457	\$395	\$395
63	\$654	\$654	\$603	\$603	\$577	\$577	\$552	\$552	\$501	\$501	\$467	\$467	\$403	\$403
64	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
65+	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

PE27 PPO Saver CLONE (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$212	\$212	\$196	\$196	\$187	\$187	\$179	\$179	\$163	\$163	\$152	\$152	\$131	\$131
2	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
4	\$131	\$131	\$121	\$121	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$81	\$81
5	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
6	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
11	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
12	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
13	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
14	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$106	\$106	\$99	\$99	\$86	\$86
15	\$147	\$147	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
16	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$110	\$95	\$95
19	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
20	\$169	\$169	\$155	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
21	\$175	\$175	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
22	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
23	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
24	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
25	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
26	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
27	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
28	\$188	\$188	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
29	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
30	\$192	\$192	\$177	\$177	\$169	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
31	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$119	\$119
32	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$164	\$148	\$148	\$138	\$138	\$119	\$119
33	\$195	\$195	\$179	\$179	\$172	\$172	\$164	\$164	\$149	\$149	\$139	\$139	\$120	\$120
34	\$196	\$196	\$181	\$181	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
35	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
36	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
37	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
38	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$138	\$138
39	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
40	\$238	\$238	\$220	\$220	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$147	\$147
41	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$177	\$177	\$152	\$152
42	\$258	\$258	\$238	\$238	\$228	\$228	\$218	\$218	\$198	\$198	\$184	\$184	\$159	\$159
43	\$269	\$269	\$248	\$248	\$238	\$238	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
44	\$284	\$284	\$262	\$262	\$250	\$250	\$239	\$239	\$217	\$217	\$203	\$203	\$175	\$175
45	\$297	\$297	\$274	\$274	\$262	\$262	\$251	\$251	\$228	\$228	\$212	\$212	\$183	\$183
46	\$313	\$313	\$288	\$288	\$276	\$276	\$264	\$264	\$239	\$239	\$223	\$223	\$193	\$193
47	\$328	\$328	\$302	\$302	\$289	\$289	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
48	\$343	\$343	\$316	\$316	\$303	\$303	\$289	\$289	\$263	\$263	\$245	\$245	\$211	\$211
49	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
50	\$370	\$370	\$341	\$341	\$327	\$327	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
51	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
52	\$400	\$400	\$369	\$369	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$247	\$247
53	\$421	\$421	\$388	\$388	\$372	\$372	\$355	\$355	\$322	\$322	\$300	\$300	\$260	\$260
54	\$448	\$448	\$413	\$413	\$395	\$395	\$378	\$378	\$343	\$343	\$319	\$319	\$276	\$276
55	\$474	\$474	\$437	\$437	\$418	\$418	\$400	\$400	\$363	\$363	\$338	\$338	\$292	\$292
56	\$502	\$502	\$463	\$463	\$443	\$443	\$424	\$424	\$385	\$385	\$358	\$358	\$310	\$310
57	\$530	\$530	\$489	\$489	\$468	\$468	\$447	\$447	\$406	\$406	\$378	\$378	\$327	\$327
58	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$398	\$398	\$344	\$344
59	\$583	\$583	\$538	\$538	\$515	\$515	\$492	\$492	\$447	\$447	\$416	\$416	\$360	\$360
60	\$603	\$603	\$556	\$556	\$532	\$532	\$509	\$509	\$462	\$462	\$430	\$430	\$372	\$372
61	\$622	\$622	\$573	\$573	\$549	\$549	\$525	\$525	\$476	\$476	\$444	\$444	\$384	\$384
62	\$637	\$637	\$587	\$587	\$562	\$562	\$538	\$538	\$488	\$488	\$455	\$455	\$393	\$393
63	\$651	\$651	\$600	\$600	\$574	\$574	\$549	\$549	\$498	\$498	\$465	\$465	\$401	\$401
64	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$508	\$508	\$473	\$473	\$409	\$409
65+	\$663	\$663	\$611	\$611	\$585	\$585	\$559	\$559	\$508	\$508	\$473	\$473	\$409	\$409



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

PE27 PPO Saver CLONE (2+ members)

Rate Calculation: Add together the base rates for each member.														
	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$215	\$215	\$205	\$205	\$186	\$186	\$174	\$174	\$150	\$150
1	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
2	\$183	\$183	\$169	\$169	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$113
3	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
4	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
5	\$112	\$112	\$103	\$103	\$99	\$99	\$94	\$94	\$86	\$86	\$80	\$80	\$69	\$69
6	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$61	\$61
7	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
8	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
9	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$69	\$69	\$65	\$65	\$56	\$56
10	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
11	\$100	\$100	\$92	\$92	\$89	\$89	\$85	\$85	\$77	\$77	\$71	\$71	\$62	\$62
12	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
13	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
14	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
15	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
16	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$108	\$108	\$93	\$93
17	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
18	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
19	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$121	\$113	\$113	\$98	\$98
20	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
21	\$176	\$176	\$162	\$162	\$155	\$155	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
22	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
23	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
24	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
25	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
26	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
27	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
28	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
29	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
30	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
31	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
32	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
33	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
34	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$146	\$146	\$136	\$136	\$117	\$117
35	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
36	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
37	\$197	\$197	\$181	\$181	\$173	\$173	\$166	\$166	\$151	\$151	\$140	\$140	\$121	\$121
38	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
39	\$208	\$208	\$192	\$192	\$184	\$184	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
40	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
41	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
42	\$232	\$232	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$143	\$143
43	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
44	\$255	\$255	\$235	\$235	\$225	\$225	\$215	\$215	\$195	\$195	\$182	\$182	\$157	\$157
45	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
46	\$288	\$288	\$266	\$266	\$254	\$254	\$243	\$243	\$221	\$221	\$206	\$206	\$178	\$178
47	\$305	\$305	\$281	\$281	\$269	\$269	\$257	\$257	\$234	\$234	\$218	\$218	\$188	\$188
48	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
49	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
50	\$354	\$354	\$326	\$326	\$312	\$312	\$298	\$298	\$271	\$271	\$252	\$252	\$218	\$218
51	\$370	\$370	\$341	\$341	\$326	\$326	\$312	\$312	\$283	\$283	\$264	\$264	\$228	\$228
52	\$389	\$389	\$359	\$359	\$343	\$343	\$328	\$328	\$298	\$298	\$278	\$278	\$240	\$240
53	\$410	\$410	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
54	\$435	\$435	\$401	\$401	\$384	\$384	\$367	\$367	\$333	\$333	\$311	\$311	\$269	\$269
55	\$465	\$465	\$429	\$429	\$410	\$410	\$392	\$392	\$356	\$356	\$332	\$332	\$287	\$287
56	\$496	\$496	\$457	\$457	\$438	\$438	\$419	\$419	\$380	\$380	\$354	\$354	\$306	\$306
57	\$527	\$527	\$486	\$486	\$465	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
58	\$554	\$554	\$511	\$511	\$489	\$489	\$467	\$467	\$424	\$424	\$395	\$395	\$341	\$341
59	\$579	\$579	\$534	\$534	\$511	\$511	\$488	\$488	\$443	\$443	\$413	\$413	\$357	\$357
60	\$602	\$602	\$555	\$555	\$531	\$531	\$508	\$508	\$461	\$461	\$429	\$429	\$371	\$371
61	\$620	\$620	\$572	\$572	\$548	\$548	\$524	\$524	\$475	\$475	\$443	\$443	\$383	\$383
62	\$639	\$639	\$589	\$589	\$564	\$564	\$539	\$539	\$489	\$489	\$456	\$456	\$394	\$394
63	\$652	\$652	\$601	\$601	\$576	\$576	\$550	\$550	\$500	\$500	\$466	\$466	\$402	\$402
64	\$664	\$664	\$613	\$613	\$586	\$586	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410
65+	\$664	\$664	\$613	\$613	\$586	\$586	\$561	\$561	\$509	\$509	\$474	\$474	\$410	\$410

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

R420 3500 Deductible Plan (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$82	\$82	\$76	\$76	\$73	\$73	\$69	\$69	\$63	\$63	\$59	\$59	\$51	\$51
3	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
4	\$75	\$75	\$69	\$69	\$66	\$66	\$64	\$64	\$58	\$58	\$54	\$54	\$46	\$46
5	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$44	\$44
6	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
11	\$69	\$69	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
12	\$74	\$74	\$68	\$68	\$65	\$65	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
13	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
14	\$91	\$91	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
15	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
18	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
19	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
20	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
23	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
24	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
25	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
26	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
27	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$95	\$95	\$82	\$82
28	\$134	\$134	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
29	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
30	\$141	\$141	\$130	\$130	\$125	\$125	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
31	\$145	\$145	\$133	\$133	\$128	\$128	\$122	\$122	\$111	\$111	\$103	\$103	\$89	\$89
32	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$105	\$105	\$91	\$91
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
35	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
36	\$156	\$156	\$144	\$144	\$138	\$138	\$132	\$132	\$120	\$120	\$111	\$111	\$96	\$96
37	\$160	\$160	\$148	\$148	\$142	\$142	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
38	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
39	\$177	\$177	\$163	\$163	\$156	\$156	\$150	\$150	\$136	\$136	\$126	\$126	\$109	\$109
40	\$191	\$191	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
41	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
42	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
43	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
44	\$245	\$245	\$226	\$226	\$216	\$216	\$206	\$206	\$187	\$187	\$175	\$175	\$151	\$151
45	\$252	\$252	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$156
46	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
47	\$263	\$263	\$243	\$243	\$232	\$232	\$222	\$222	\$202	\$202	\$188	\$188	\$162	\$162
48	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
49	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$210	\$210	\$182	\$182
50	\$317	\$317	\$292	\$292	\$280	\$280	\$267	\$267	\$243	\$243	\$226	\$226	\$195	\$195
51	\$340	\$340	\$313	\$313	\$300	\$300	\$287	\$287	\$260	\$260	\$242	\$242	\$210	\$210
52	\$361	\$361	\$333	\$333	\$319	\$319	\$305	\$305	\$276	\$276	\$258	\$258	\$223	\$223
53	\$379	\$379	\$349	\$349	\$334	\$334	\$319	\$319	\$290	\$290	\$270	\$270	\$233	\$233
54	\$391	\$391	\$360	\$360	\$345	\$345	\$330	\$330	\$299	\$299	\$279	\$279	\$241	\$241
55	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
56	\$411	\$411	\$378	\$378	\$362	\$362	\$346	\$346	\$314	\$314	\$293	\$293	\$253	\$253
57	\$430	\$430	\$397	\$397	\$380	\$380	\$363	\$363	\$330	\$330	\$307	\$307	\$265	\$265
58	\$463	\$463	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
59	\$510	\$510	\$470	\$470	\$450	\$450	\$430	\$430	\$391	\$391	\$364	\$364	\$315	\$315
60	\$575	\$575	\$530	\$530	\$508	\$508	\$485	\$485	\$441	\$441	\$411	\$411	\$355	\$355
61	\$650	\$650	\$599	\$599	\$574	\$574	\$549	\$549	\$498	\$498	\$464	\$464	\$401	\$401
62	\$716	\$716	\$660	\$660	\$632	\$632	\$604	\$604	\$548	\$548	\$511	\$511	\$442	\$442
63	\$755	\$755	\$696	\$696	\$666	\$666	\$637	\$637	\$578	\$578	\$539	\$539	\$466	\$466
64	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472
65+	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

R420 3500 Deductible Plan (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$137	\$137	\$126	\$126	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$84	\$84
1	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
2	\$82	\$82	\$76	\$76	\$73	\$73	\$69	\$69	\$63	\$63	\$59	\$59	\$51	\$51
3	\$79	\$79	\$73	\$73	\$69	\$69	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
4	\$75	\$75	\$69	\$69	\$66	\$66	\$64	\$64	\$58	\$58	\$54	\$54	\$46	\$46
5	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$52	\$52	\$44	\$44
6	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
8	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$67	\$67	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
11	\$69	\$69	\$64	\$64	\$61	\$61	\$59	\$59	\$53	\$53	\$49	\$49	\$43	\$43
12	\$74	\$74	\$68	\$68	\$65	\$65	\$62	\$62	\$56	\$56	\$52	\$52	\$45	\$45
13	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
14	\$91	\$91	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
15	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
16	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$122	\$122	\$112	\$112	\$107	\$107	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
18	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
19	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
20	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
21	\$130	\$130	\$120	\$120	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$80	\$80
22	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$99	\$99	\$93	\$93	\$80	\$80
23	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$100	\$100	\$94	\$94	\$81	\$81
24	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
25	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
26	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
27	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
28	\$132	\$132	\$122	\$122	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
29	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$81	\$81
30	\$132	\$132	\$122	\$122	\$117	\$117	\$112	\$112	\$101	\$101	\$94	\$94	\$82	\$82
31	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
32	\$137	\$137	\$126	\$126	\$121	\$121	\$115	\$115	\$105	\$105	\$97	\$97	\$84	\$84
33	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
34	\$138	\$138	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
35	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
36	\$139	\$139	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$99	\$99	\$86	\$86
37	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
38	\$147	\$147	\$136	\$136	\$130	\$130	\$124	\$124	\$113	\$113	\$105	\$105	\$91	\$91
39	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$95
40	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
41	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$138	\$138	\$129	\$129	\$111	\$111
42	\$196	\$196	\$180	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
43	\$210	\$210	\$193	\$193	\$185	\$185	\$177	\$177	\$160	\$160	\$150	\$150	\$129	\$129
44	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
45	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
46	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
47	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
48	\$254	\$254	\$235	\$235	\$224	\$224	\$215	\$215	\$195	\$195	\$181	\$181	\$157	\$157
49	\$273	\$273	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$168	\$168
50	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$183	\$183
51	\$320	\$320	\$295	\$295	\$283	\$283	\$270	\$270	\$245	\$245	\$229	\$229	\$197	\$197
52	\$343	\$343	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
53	\$363	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
54	\$378	\$378	\$348	\$348	\$333	\$333	\$319	\$319	\$289	\$289	\$270	\$270	\$233	\$233
55	\$388	\$388	\$358	\$358	\$343	\$343	\$328	\$328	\$297	\$297	\$277	\$277	\$239	\$239
56	\$400	\$400	\$369	\$369	\$353	\$353	\$338	\$338	\$307	\$307	\$286	\$286	\$247	\$247
57	\$421	\$421	\$388	\$388	\$372	\$372	\$356	\$356	\$323	\$323	\$301	\$301	\$260	\$260
58	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$325	\$325	\$281	\$281
59	\$503	\$503	\$463	\$463	\$443	\$443	\$424	\$424	\$385	\$385	\$359	\$359	\$310	\$310
60	\$568	\$568	\$524	\$524	\$501	\$501	\$479	\$479	\$435	\$435	\$405	\$405	\$350	\$350
61	\$644	\$644	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
62	\$711	\$711	\$656	\$656	\$628	\$628	\$600	\$600	\$545	\$545	\$508	\$508	\$439	\$439
63	\$752	\$752	\$693	\$693	\$663	\$663	\$634	\$634	\$576	\$576	\$537	\$537	\$464	\$464
64	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472
65+	\$765	\$765	\$705	\$705	\$675	\$675	\$645	\$645	\$586	\$586	\$546	\$546	\$472	\$472

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

T160 PPO 3500 HSA Compatible (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
1	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
2	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
3	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
4	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
5	\$65	\$65	\$59	\$59	\$57	\$57	\$54	\$54	\$49	\$49	\$46	\$46	\$40	\$40
6	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
7	\$58	\$58	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
8	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$35	\$35
9	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
10	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
11	\$62	\$62	\$57	\$57	\$55	\$55	\$53	\$53	\$48	\$48	\$44	\$44	\$38	\$38
12	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
13	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
15	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
16	\$97	\$97	\$90	\$90	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
17	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
18	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
19	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
20	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$69
21	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
22	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
23	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
24	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
25	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
26	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
27	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$81	\$81	\$70	\$70
28	\$113	\$113	\$104	\$104	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
29	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$70	\$70
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
32	\$124	\$124	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
33	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
34	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
35	\$132	\$132	\$122	\$122	\$117	\$117	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
36	\$136	\$136	\$125	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
37	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
38	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$107	\$107	\$92	\$92
39	\$158	\$158	\$146	\$146	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
40	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
41	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
42	\$190	\$190	\$175	\$175	\$168	\$168	\$160	\$160	\$145	\$145	\$136	\$136	\$117	\$117
43	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
44	\$216	\$216	\$199	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
45	\$225	\$225	\$208	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$161	\$161	\$139	\$139
46	\$235	\$235	\$216	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$167	\$167	\$145	\$145
47	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
48	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
49	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
50	\$269	\$269	\$248	\$248	\$237	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
51	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$201	\$201	\$174	\$174
52	\$307	\$307	\$283	\$283	\$271	\$271	\$259	\$259	\$235	\$235	\$219	\$219	\$189	\$189
53	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
54	\$344	\$344	\$317	\$317	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$212
55	\$350	\$350	\$323	\$323	\$309	\$309	\$296	\$296	\$268	\$268	\$250	\$250	\$216	\$216
56	\$359	\$359	\$331	\$331	\$317	\$317	\$303	\$303	\$275	\$275	\$256	\$256	\$221	\$221
57	\$375	\$375	\$346	\$346	\$331	\$331	\$317	\$317	\$287	\$287	\$268	\$268	\$231	\$231
58	\$408	\$408	\$376	\$376	\$360	\$360	\$344	\$344	\$312	\$312	\$291	\$291	\$251	\$251
59	\$455	\$455	\$419	\$419	\$401	\$401	\$384	\$384	\$348	\$348	\$324	\$324	\$280	\$280
60	\$514	\$514	\$474	\$474	\$454	\$454	\$434	\$434	\$394	\$394	\$367	\$367	\$317	\$317
61	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$489	\$444	\$444	\$414	\$414	\$358	\$358
62	\$639	\$639	\$589	\$589	\$564	\$564	\$539	\$539	\$489	\$489	\$456	\$456	\$394	\$394
63	\$679	\$679	\$626	\$626	\$599	\$599	\$573	\$573	\$520	\$520	\$484	\$484	\$419	\$419
64	\$699	\$699	\$644	\$644	\$616	\$616	\$589	\$589	\$535	\$535	\$499	\$499	\$431	\$431
65+	\$699	\$699	\$644	\$644	\$616	\$616	\$589	\$589	\$535	\$535	\$499	\$499	\$431	\$431

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

T160 PPO 3500 HSA Compatible (2+ members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
1	\$79	\$79	\$73	\$73	\$70	\$70	\$66	\$66	\$60	\$60	\$56	\$56	\$48	\$48
2	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
3	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
4	\$64	\$64	\$59	\$59	\$56	\$56	\$54	\$54	\$49	\$49	\$46	\$46	\$39	\$39
5	\$59	\$59	\$54	\$54	\$52	\$52	\$49	\$49	\$45	\$45	\$42	\$42	\$36	\$36
6	\$54	\$54	\$50	\$50	\$48	\$48	\$46	\$46	\$41	\$41	\$39	\$39	\$33	\$33
7	\$51	\$51	\$47	\$47	\$45	\$45	\$43	\$43	\$39	\$39	\$36	\$36	\$31	\$31
8	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$35	\$35	\$31	\$31
9	\$50	\$50	\$46	\$46	\$44	\$44	\$42	\$42	\$38	\$38	\$36	\$36	\$31	\$31
10	\$59	\$59	\$55	\$55	\$52	\$52	\$50	\$50	\$45	\$45	\$42	\$42	\$36	\$36
11	\$62	\$62	\$57	\$57	\$55	\$55	\$53	\$53	\$48	\$48	\$44	\$44	\$38	\$38
12	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$52	\$52	\$48	\$48	\$41	\$41
13	\$75	\$75	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
14	\$83	\$83	\$77	\$77	\$73	\$73	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
15	\$84	\$84	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
16	\$86	\$86	\$79	\$79	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
17	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
18	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
19	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
20	\$95	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
21	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
22	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
23	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
24	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
25	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
26	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
27	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
28	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
29	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
30	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
31	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
32	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
33	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
34	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
35	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
36	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
37	\$98	\$98	\$90	\$90	\$86	\$86	\$82	\$82	\$75	\$75	\$70	\$70	\$60	\$60
38	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$78	\$78	\$73	\$73	\$63	\$63
39	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
40	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$88	\$88	\$82	\$82	\$71	\$71
41	\$125	\$125	\$115	\$115	\$110	\$110	\$105	\$105	\$95	\$95	\$89	\$89	\$77	\$77
42	\$131	\$131	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
43	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$87	\$87
44	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
45	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$124	\$124	\$115	\$115	\$99	\$99
46	\$169	\$169	\$156	\$156	\$149	\$149	\$143	\$143	\$129	\$129	\$120	\$120	\$104	\$104
47	\$175	\$175	\$161	\$161	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
48	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
49	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$135	\$116	\$116
50	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
51	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
52	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$165	\$165	\$143	\$143
53	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
54	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$189	\$189	\$163	\$163
55	\$271	\$271	\$250	\$250	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
56	\$278	\$278	\$257	\$257	\$246	\$246	\$235	\$235	\$213	\$213	\$199	\$199	\$172	\$172
57	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$224	\$224	\$208	\$208	\$180	\$180
58	\$319	\$319	\$294	\$294	\$282	\$282	\$269	\$269	\$244	\$244	\$228	\$228	\$197	\$197
59	\$356	\$356	\$329	\$329	\$314	\$314	\$301	\$301	\$273	\$273	\$254	\$254	\$220	\$220
60	\$404	\$404	\$373	\$373	\$357	\$357	\$341	\$341	\$310	\$310	\$288	\$288	\$249	\$249
61	\$457	\$457	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$326	\$326	\$282	\$282
62	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$361	\$361	\$312	\$312
63	\$539	\$539	\$497	\$497	\$475	\$475	\$454	\$454	\$412	\$412	\$384	\$384	\$332	\$332
64	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
65+	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 01/01/11

P958 Right Plan -- with No RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$245	\$245	\$229	\$229	\$198	\$198
1	\$220	\$220	\$203	\$203	\$194	\$194	\$185	\$185	\$168	\$168	\$157	\$157	\$135	\$135
2	\$134	\$134	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
3	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$91	\$91	\$78	\$78
4	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
5	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
6	\$108	\$108	\$100	\$100	\$96	\$96	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
7	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
8	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
9	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
10	\$101	\$101	\$93	\$93	\$89	\$89	\$85	\$85	\$77	\$77	\$72	\$72	\$62	\$62
11	\$101	\$101	\$93	\$93	\$89	\$89	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
12	\$104	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$74	\$74	\$64	\$64
13	\$111	\$111	\$102	\$102	\$98	\$98	\$93	\$93	\$85	\$85	\$79	\$79	\$68	\$68
14	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
15	\$127	\$127	\$117	\$117	\$112	\$112	\$107	\$107	\$97	\$97	\$90	\$90	\$78	\$78
16	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$108	\$108	\$101	\$101	\$87	\$87
17	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
18	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
19	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
20	\$162	\$162	\$149	\$149	\$143	\$143	\$136	\$136	\$124	\$124	\$115	\$115	\$100	\$100
21	\$162	\$162	\$149	\$149	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
22	\$165	\$165	\$152	\$152	\$146	\$146	\$139	\$139	\$126	\$126	\$118	\$118	\$102	\$102
23	\$169	\$169	\$156	\$156	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
24	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
25	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
26	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
27	\$171	\$171	\$158	\$158	\$151	\$151	\$145	\$145	\$131	\$131	\$122	\$122	\$106	\$106
28	\$175	\$175	\$161	\$161	\$154	\$154	\$147	\$147	\$134	\$134	\$125	\$125	\$108	\$108
29	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
30	\$185	\$185	\$170	\$170	\$163	\$163	\$156	\$156	\$141	\$141	\$132	\$132	\$114	\$114
31	\$189	\$189	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$135	\$116	\$116
32	\$192	\$192	\$177	\$177	\$170	\$170	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
33	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
34	\$198	\$198	\$183	\$183	\$175	\$175	\$167	\$167	\$152	\$152	\$141	\$141	\$122	\$122
35	\$200	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
36	\$202	\$202	\$186	\$186	\$178	\$178	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
37	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
38	\$211	\$211	\$195	\$195	\$186	\$186	\$178	\$178	\$162	\$162	\$151	\$151	\$130	\$130
39	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$169	\$158	\$158	\$136	\$136
40	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$145	\$145
41	\$252	\$252	\$232	\$232	\$222	\$222	\$212	\$212	\$193	\$193	\$180	\$180	\$155	\$155
42	\$266	\$266	\$245	\$245	\$235	\$235	\$224	\$224	\$203	\$203	\$190	\$190	\$164	\$164
43	\$276	\$276	\$254	\$254	\$243	\$243	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
44	\$285	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
45	\$292	\$292	\$269	\$269	\$257	\$257	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
46	\$295	\$295	\$272	\$272	\$261	\$261	\$249	\$249	\$226	\$226	\$211	\$211	\$182	\$182
47	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
48	\$311	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$238	\$238	\$222	\$222	\$192	\$192
49	\$329	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
50	\$351	\$351	\$324	\$324	\$310	\$310	\$296	\$296	\$269	\$269	\$251	\$251	\$217	\$217
51	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$286	\$286	\$267	\$267	\$231	\$231
52	\$395	\$395	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
53	\$413	\$413	\$381	\$381	\$364	\$364	\$348	\$348	\$316	\$316	\$295	\$295	\$255	\$255
54	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$262	\$262
55	\$430	\$430	\$397	\$397	\$380	\$380	\$363	\$363	\$330	\$330	\$307	\$307	\$265	\$265
56	\$439	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$336	\$336	\$313	\$313	\$271	\$271
57	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$351	\$351	\$327	\$327	\$282	\$282
58	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
59	\$531	\$531	\$490	\$490	\$469	\$469	\$448	\$448	\$407	\$407	\$379	\$379	\$328	\$328
60	\$594	\$594	\$547	\$547	\$524	\$524	\$501	\$501	\$455	\$455	\$424	\$424	\$366	\$366
61	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
62	\$729	\$729	\$672	\$672	\$643	\$643	\$615	\$615	\$558	\$558	\$520	\$520	\$449	\$449
63	\$763	\$763	\$704	\$704	\$673	\$673	\$644	\$644	\$584	\$584	\$545	\$545	\$471	\$471
64	\$767	\$767	\$708	\$708	\$677	\$677	\$648	\$648	\$588	\$588	\$548	\$548	\$473	\$473
65+	\$767	\$767	\$708	\$708	\$677	\$677	\$648	\$648	\$588	\$588	\$548	\$548	\$473	\$473

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

PE48 Right Plan -- with Generic RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$342	\$342	\$315	\$315	\$302	\$302	\$288	\$288	\$262	\$262	\$244	\$244	\$211	\$211
1	\$245	\$245	\$226	\$226	\$216	\$216	\$207	\$207	\$187	\$187	\$175	\$175	\$151	\$151
2	\$159	\$159	\$147	\$147	\$141	\$141	\$134	\$134	\$122	\$122	\$114	\$114	\$98	\$98
3	\$151	\$151	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
4	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$88
5	\$135	\$135	\$124	\$124	\$119	\$119	\$113	\$113	\$103	\$103	\$96	\$96	\$83	\$83
6	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
7	\$123	\$123	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
8	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
9	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
10	\$119	\$119	\$110	\$110	\$105	\$105	\$100	\$100	\$91	\$91	\$85	\$85	\$73	\$73
11	\$120	\$120	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$74	\$74
12	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$94	\$94	\$87	\$87	\$75	\$75
13	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
14	\$139	\$139	\$128	\$128	\$122	\$122	\$117	\$117	\$106	\$106	\$99	\$99	\$85	\$85
15	\$146	\$146	\$135	\$135	\$129	\$129	\$124	\$124	\$112	\$112	\$104	\$104	\$90	\$90
16	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
17	\$184	\$184	\$170	\$170	\$163	\$163	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
18	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
19	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
20	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
21	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
22	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$149	\$149	\$139	\$139	\$120	\$120
23	\$199	\$199	\$183	\$183	\$176	\$176	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$123
24	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
25	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
26	\$201	\$201	\$185	\$185	\$177	\$177	\$170	\$170	\$154	\$154	\$143	\$143	\$124	\$124
27	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$154	\$154	\$144	\$144	\$124	\$124
28	\$207	\$207	\$191	\$191	\$182	\$182	\$174	\$174	\$158	\$158	\$148	\$148	\$127	\$127
29	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
30	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$167	\$167	\$156	\$156	\$135	\$135
31	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$188	\$171	\$171	\$159	\$159	\$137	\$137
32	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$174	\$162	\$162	\$140	\$140
33	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
34	\$233	\$233	\$215	\$215	\$205	\$205	\$196	\$196	\$178	\$178	\$166	\$166	\$143	\$143
35	\$235	\$235	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
36	\$238	\$238	\$219	\$219	\$210	\$210	\$201	\$201	\$182	\$182	\$170	\$170	\$146	\$146
37	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
38	\$247	\$247	\$228	\$228	\$218	\$218	\$209	\$209	\$189	\$189	\$176	\$176	\$152	\$152
39	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
40	\$270	\$270	\$249	\$249	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
41	\$285	\$285	\$263	\$263	\$251	\$251	\$240	\$240	\$218	\$218	\$203	\$203	\$176	\$176
42	\$298	\$298	\$275	\$275	\$263	\$263	\$252	\$252	\$228	\$228	\$213	\$213	\$184	\$184
43	\$308	\$308	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
44	\$318	\$318	\$293	\$293	\$280	\$280	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
45	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
46	\$328	\$328	\$302	\$302	\$289	\$289	\$276	\$276	\$251	\$251	\$234	\$234	\$202	\$202
47	\$331	\$331	\$306	\$306	\$292	\$292	\$280	\$280	\$254	\$254	\$237	\$237	\$204	\$204
48	\$343	\$343	\$316	\$316	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
49	\$361	\$361	\$333	\$333	\$319	\$319	\$305	\$305	\$276	\$276	\$258	\$258	\$223	\$223
50	\$383	\$383	\$353	\$353	\$338	\$338	\$323	\$323	\$293	\$293	\$273	\$273	\$236	\$236
51	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
52	\$428	\$428	\$395	\$395	\$378	\$378	\$361	\$361	\$328	\$328	\$306	\$306	\$264	\$264
53	\$447	\$447	\$412	\$412	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
54	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$351	\$351	\$327	\$327	\$282	\$282
55	\$464	\$464	\$427	\$427	\$409	\$409	\$391	\$391	\$355	\$355	\$331	\$331	\$286	\$286
56	\$472	\$472	\$435	\$435	\$417	\$417	\$399	\$399	\$362	\$362	\$337	\$337	\$291	\$291
57	\$492	\$492	\$453	\$453	\$434	\$434	\$415	\$415	\$376	\$376	\$351	\$351	\$303	\$303
58	\$523	\$523	\$482	\$482	\$461	\$461	\$441	\$441	\$400	\$400	\$373	\$373	\$322	\$322
59	\$569	\$569	\$525	\$525	\$502	\$502	\$480	\$480	\$436	\$436	\$406	\$406	\$351	\$351
60	\$632	\$632	\$583	\$583	\$558	\$558	\$533	\$533	\$484	\$484	\$451	\$451	\$390	\$390
61	\$704	\$704	\$649	\$649	\$621	\$621	\$594	\$594	\$539	\$539	\$502	\$502	\$434	\$434
62	\$766	\$766	\$706	\$706	\$676	\$676	\$647	\$647	\$587	\$587	\$547	\$547	\$473	\$473
63	\$803	\$803	\$740	\$740	\$708	\$708	\$677	\$677	\$615	\$615	\$573	\$573	\$495	\$495
64	\$812	\$812	\$748	\$748	\$716	\$716	\$685	\$685	\$622	\$622	\$579	\$579	\$501	\$501
65+	\$812	\$812	\$748	\$748	\$716	\$716	\$685	\$685	\$622	\$622	\$579	\$579	\$501	\$501

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

PE49 Right Plan -- with Full RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$359	\$359	\$331	\$331	\$316	\$316	\$302	\$302	\$274	\$274	\$256	\$256	\$221	\$221
1	\$264	\$264	\$244	\$244	\$233	\$233	\$223	\$223	\$202	\$202	\$188	\$188	\$163	\$163
2	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$112	\$112
3	\$171	\$171	\$158	\$158	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
4	\$161	\$161	\$149	\$149	\$142	\$142	\$136	\$136	\$124	\$124	\$115	\$115	\$99	\$99
5	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
6	\$146	\$146	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
7	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
8	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
9	\$137	\$137	\$127	\$127	\$121	\$121	\$116	\$116	\$105	\$105	\$98	\$98	\$85	\$85
10	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
11	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
12	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
13	\$154	\$154	\$142	\$142	\$136	\$136	\$130	\$130	\$118	\$118	\$110	\$110	\$95	\$95
14	\$165	\$165	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
15	\$172	\$172	\$158	\$158	\$152	\$152	\$145	\$145	\$131	\$131	\$123	\$123	\$106	\$106
16	\$195	\$195	\$180	\$180	\$172	\$172	\$165	\$165	\$150	\$150	\$139	\$139	\$120	\$120
17	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
18	\$227	\$227	\$209	\$209	\$200	\$200	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
19	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
20	\$227	\$227	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
21	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$162	\$162	\$140	\$140
22	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$176	\$176	\$164	\$164	\$141	\$141
23	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
24	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
25	\$235	\$235	\$217	\$217	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$168	\$145	\$145
26	\$235	\$235	\$217	\$217	\$208	\$208	\$199	\$199	\$180	\$180	\$168	\$168	\$145	\$145
27	\$236	\$236	\$218	\$218	\$209	\$209	\$199	\$199	\$181	\$181	\$169	\$169	\$146	\$146
28	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$186	\$186	\$173	\$173	\$149	\$149
29	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
30	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
31	\$261	\$261	\$241	\$241	\$230	\$230	\$220	\$220	\$200	\$200	\$186	\$186	\$161	\$161
32	\$265	\$265	\$244	\$244	\$234	\$234	\$223	\$223	\$203	\$203	\$189	\$189	\$163	\$163
33	\$268	\$268	\$247	\$247	\$236	\$236	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
34	\$271	\$271	\$250	\$250	\$239	\$239	\$228	\$228	\$207	\$207	\$193	\$193	\$167	\$167
35	\$274	\$274	\$253	\$253	\$242	\$242	\$231	\$231	\$210	\$210	\$196	\$196	\$169	\$169
36	\$278	\$278	\$256	\$256	\$245	\$245	\$234	\$234	\$213	\$213	\$198	\$198	\$171	\$171
37	\$283	\$283	\$261	\$261	\$250	\$250	\$239	\$239	\$217	\$217	\$202	\$202	\$175	\$175
38	\$291	\$291	\$268	\$268	\$256	\$256	\$245	\$245	\$223	\$223	\$207	\$207	\$179	\$179
39	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
40	\$314	\$314	\$290	\$290	\$277	\$277	\$265	\$265	\$241	\$241	\$224	\$224	\$194	\$194
41	\$329	\$329	\$303	\$303	\$290	\$290	\$277	\$277	\$252	\$252	\$235	\$235	\$203	\$203
42	\$343	\$343	\$316	\$316	\$303	\$303	\$289	\$289	\$262	\$262	\$245	\$245	\$211	\$211
43	\$355	\$355	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
44	\$366	\$366	\$338	\$338	\$323	\$323	\$309	\$309	\$281	\$281	\$261	\$261	\$226	\$226
45	\$375	\$375	\$345	\$345	\$331	\$331	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
46	\$379	\$379	\$350	\$350	\$335	\$335	\$320	\$320	\$290	\$290	\$271	\$271	\$234	\$234
47	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$296	\$296	\$276	\$276	\$238	\$238
48	\$400	\$400	\$368	\$368	\$353	\$353	\$337	\$337	\$306	\$306	\$285	\$285	\$246	\$246
49	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$300	\$259	\$259
50	\$445	\$445	\$410	\$410	\$392	\$392	\$375	\$375	\$340	\$340	\$317	\$317	\$274	\$274
51	\$471	\$471	\$434	\$434	\$416	\$416	\$398	\$398	\$361	\$361	\$336	\$336	\$291	\$291
52	\$497	\$497	\$458	\$458	\$439	\$439	\$419	\$419	\$381	\$381	\$355	\$355	\$306	\$306
53	\$518	\$518	\$478	\$478	\$457	\$457	\$437	\$437	\$397	\$397	\$370	\$370	\$320	\$320
54	\$532	\$532	\$490	\$490	\$469	\$469	\$449	\$449	\$407	\$407	\$380	\$380	\$328	\$328
55	\$540	\$540	\$498	\$498	\$477	\$477	\$456	\$456	\$414	\$414	\$386	\$386	\$333	\$333
56	\$552	\$552	\$508	\$508	\$487	\$487	\$465	\$465	\$422	\$422	\$394	\$394	\$340	\$340
57	\$574	\$574	\$529	\$529	\$507	\$507	\$484	\$484	\$440	\$440	\$410	\$410	\$354	\$354
58	\$612	\$612	\$564	\$564	\$540	\$540	\$516	\$516	\$469	\$469	\$437	\$437	\$377	\$377
59	\$666	\$666	\$614	\$614	\$588	\$588	\$562	\$562	\$510	\$510	\$475	\$475	\$411	\$411
60	\$736	\$736	\$678	\$678	\$649	\$649	\$621	\$621	\$563	\$563	\$525	\$525	\$454	\$454
61	\$812	\$812	\$749	\$749	\$717	\$717	\$686	\$686	\$622	\$622	\$580	\$580	\$501	\$501
62	\$880	\$880	\$811	\$811	\$777	\$777	\$743	\$743	\$674	\$674	\$628	\$628	\$543	\$543
63	\$922	\$922	\$850	\$850	\$814	\$814	\$778	\$778	\$706	\$706	\$658	\$658	\$569	\$569
64	\$937	\$937	\$864	\$864	\$827	\$827	\$791	\$791	\$718	\$718	\$669	\$669	\$578	\$578
65+	\$937	\$937	\$864	\$864	\$827	\$827	\$791	\$791	\$718	\$718	\$669	\$669	\$578	\$578



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Right Plan (w/ \$500 deduct) -- with Gen RX (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
1	\$208	\$208	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
2	\$134	\$134	\$124	\$124	\$118	\$118	\$113	\$113	\$103	\$103	\$96	\$96	\$82	\$82
3	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
4	\$120	\$120	\$111	\$111	\$106	\$106	\$101	\$101	\$92	\$92	\$86	\$86	\$74	\$74
5	\$114	\$114	\$105	\$105	\$100	\$100	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
6	\$107	\$107	\$99	\$99	\$95	\$95	\$91	\$91	\$82	\$82	\$77	\$77	\$66	\$66
7	\$104	\$104	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
8	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
9	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
12	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
13	\$112	\$112	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
14	\$119	\$119	\$110	\$110	\$105	\$105	\$101	\$101	\$91	\$91	\$85	\$85	\$73	\$73
15	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
16	\$145	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$90
17	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
18	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
19	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
20	\$163	\$163	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
21	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
22	\$168	\$168	\$155	\$155	\$148	\$148	\$141	\$141	\$128	\$128	\$120	\$120	\$103	\$103
23	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
24	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
25	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
26	\$170	\$170	\$156	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$104	\$104
27	\$174	\$174	\$160	\$160	\$154	\$154	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
28	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
29	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
30	\$188	\$188	\$173	\$173	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
31	\$190	\$190	\$176	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
32	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
33	\$196	\$196	\$181	\$181	\$173	\$173	\$166	\$166	\$150	\$150	\$140	\$140	\$121	\$121
34	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$122	\$122
35	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
36	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$126	\$126
37	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$149	\$149	\$128	\$128
38	\$213	\$213	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
39	\$221	\$221	\$204	\$204	\$195	\$195	\$186	\$186	\$169	\$169	\$158	\$158	\$136	\$136
40	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$178	\$178	\$166	\$166	\$144	\$144
41	\$249	\$249	\$229	\$229	\$220	\$220	\$210	\$210	\$190	\$190	\$178	\$178	\$153	\$153
42	\$257	\$257	\$237	\$237	\$227	\$227	\$217	\$217	\$197	\$197	\$183	\$183	\$158	\$158
43	\$265	\$265	\$245	\$245	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$164	\$164
44	\$274	\$274	\$252	\$252	\$241	\$241	\$231	\$231	\$209	\$209	\$195	\$195	\$169	\$169
45	\$277	\$277	\$255	\$255	\$244	\$244	\$234	\$234	\$212	\$212	\$197	\$197	\$171	\$171
46	\$279	\$279	\$257	\$257	\$246	\$246	\$236	\$236	\$214	\$214	\$199	\$199	\$172	\$172
47	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$222	\$222	\$207	\$207	\$178	\$178
48	\$299	\$299	\$276	\$276	\$264	\$264	\$252	\$252	\$229	\$229	\$213	\$213	\$184	\$184
49	\$315	\$315	\$291	\$291	\$278	\$278	\$266	\$266	\$242	\$242	\$225	\$225	\$194	\$194
50	\$334	\$334	\$308	\$308	\$295	\$295	\$282	\$282	\$256	\$256	\$238	\$238	\$206	\$206
51	\$355	\$355	\$327	\$327	\$313	\$313	\$299	\$299	\$272	\$272	\$253	\$253	\$219	\$219
52	\$374	\$374	\$345	\$345	\$330	\$330	\$316	\$316	\$287	\$287	\$267	\$267	\$231	\$231
53	\$386	\$386	\$356	\$356	\$341	\$341	\$326	\$326	\$295	\$295	\$275	\$275	\$238	\$238
54	\$392	\$392	\$362	\$362	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
55	\$399	\$399	\$367	\$367	\$352	\$352	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$246
56	\$406	\$406	\$374	\$374	\$358	\$358	\$343	\$343	\$311	\$311	\$290	\$290	\$250	\$250
57	\$424	\$424	\$391	\$391	\$374	\$374	\$358	\$358	\$325	\$325	\$303	\$303	\$261	\$261
58	\$456	\$456	\$421	\$421	\$403	\$403	\$385	\$385	\$349	\$349	\$326	\$326	\$281	\$281
59	\$497	\$497	\$458	\$458	\$439	\$439	\$419	\$419	\$381	\$381	\$355	\$355	\$306	\$306
60	\$553	\$553	\$510	\$510	\$488	\$488	\$466	\$466	\$423	\$423	\$395	\$395	\$341	\$341
61	\$615	\$615	\$567	\$567	\$543	\$543	\$519	\$519	\$471	\$471	\$439	\$439	\$379	\$379
62	\$670	\$670	\$617	\$617	\$591	\$591	\$565	\$565	\$513	\$513	\$478	\$478	\$413	\$413
63	\$685	\$685	\$632	\$632	\$605	\$605	\$578	\$578	\$525	\$525	\$489	\$489	\$423	\$423
64	\$693	\$693	\$639	\$639	\$612	\$612	\$585	\$585	\$531	\$531	\$495	\$495	\$427	\$427
65+	\$701	\$701	\$647	\$647	\$619	\$619	\$592	\$592	\$537	\$537	\$501	\$501	\$432	\$432

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

Right Plan (w/ \$500 deduct) -- with Full RX (1 member)

Rate Calculation: Find the appropriate base rate listed below.														
	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$318	\$318	\$293	\$293	\$281	\$281	\$268	\$268	\$243	\$243	\$227	\$227	\$196	\$196
1	\$234	\$234	\$216	\$216	\$207	\$207	\$198	\$198	\$179	\$179	\$167	\$167	\$144	\$144
2	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
3	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
4	\$143	\$143	\$132	\$132	\$126	\$126	\$121	\$121	\$109	\$109	\$102	\$102	\$88	\$88
5	\$135	\$135	\$125	\$125	\$119	\$119	\$114	\$114	\$104	\$104	\$96	\$96	\$83	\$83
6	\$129	\$129	\$119	\$119	\$114	\$114	\$109	\$109	\$99	\$99	\$92	\$92	\$79	\$79
7	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
8	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
9	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$75	\$75
10	\$124	\$124	\$114	\$114	\$109	\$109	\$104	\$104	\$95	\$95	\$88	\$88	\$76	\$76
11	\$128	\$128	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$91	\$91	\$79	\$79
12	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
13	\$140	\$140	\$129	\$129	\$124	\$124	\$118	\$118	\$107	\$107	\$100	\$100	\$86	\$86
14	\$148	\$148	\$136	\$136	\$131	\$131	\$125	\$125	\$113	\$113	\$106	\$106	\$91	\$91
15	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
16	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
17	\$197	\$197	\$182	\$182	\$174	\$174	\$167	\$167	\$151	\$151	\$141	\$141	\$122	\$122
18	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
19	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
20	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$155	\$144	\$144	\$124	\$124
21	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
22	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
23	\$208	\$208	\$192	\$192	\$184	\$184	\$176	\$176	\$159	\$159	\$149	\$149	\$128	\$128
24	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
25	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
26	\$209	\$209	\$193	\$193	\$184	\$184	\$176	\$176	\$160	\$160	\$149	\$149	\$129	\$129
27	\$214	\$214	\$197	\$197	\$189	\$189	\$180	\$180	\$164	\$164	\$153	\$153	\$132	\$132
28	\$220	\$220	\$203	\$203	\$194	\$194	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
29	\$226	\$226	\$208	\$208	\$199	\$199	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
30	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
31	\$234	\$234	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
32	\$236	\$236	\$218	\$218	\$208	\$208	\$199	\$199	\$181	\$181	\$168	\$168	\$146	\$146
33	\$239	\$239	\$221	\$221	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
34	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
35	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
36	\$250	\$250	\$231	\$231	\$221	\$221	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
37	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
38	\$262	\$262	\$241	\$241	\$231	\$231	\$221	\$221	\$200	\$200	\$187	\$187	\$161	\$161
39	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$192	\$192	\$166	\$166
40	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$202	\$174	\$174
41	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
42	\$311	\$311	\$287	\$287	\$274	\$274	\$262	\$262	\$238	\$238	\$222	\$222	\$192	\$192
43	\$321	\$321	\$296	\$296	\$283	\$283	\$270	\$270	\$245	\$245	\$229	\$229	\$198	\$198
44	\$331	\$331	\$305	\$305	\$292	\$292	\$279	\$279	\$253	\$253	\$236	\$236	\$204	\$204
45	\$335	\$335	\$309	\$309	\$296	\$296	\$283	\$283	\$257	\$257	\$239	\$239	\$207	\$207
46	\$341	\$341	\$315	\$315	\$301	\$301	\$288	\$288	\$261	\$261	\$244	\$244	\$211	\$211
47	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$218
48	\$366	\$366	\$337	\$337	\$323	\$323	\$308	\$308	\$280	\$280	\$261	\$261	\$225	\$225
49	\$384	\$384	\$354	\$354	\$339	\$339	\$324	\$324	\$294	\$294	\$274	\$274	\$237	\$237
50	\$407	\$407	\$375	\$375	\$359	\$359	\$343	\$343	\$312	\$312	\$290	\$290	\$251	\$251
51	\$431	\$431	\$397	\$397	\$380	\$380	\$364	\$364	\$330	\$330	\$308	\$308	\$266	\$266
52	\$455	\$455	\$420	\$420	\$402	\$402	\$384	\$384	\$348	\$348	\$325	\$325	\$281	\$281
53	\$470	\$470	\$434	\$434	\$415	\$415	\$397	\$397	\$360	\$360	\$336	\$336	\$290	\$290
54	\$478	\$478	\$441	\$441	\$422	\$422	\$403	\$403	\$366	\$366	\$341	\$341	\$295	\$295
55	\$487	\$487	\$449	\$449	\$430	\$430	\$411	\$411	\$373	\$373	\$347	\$347	\$300	\$300
56	\$497	\$497	\$458	\$458	\$439	\$439	\$419	\$419	\$381	\$381	\$355	\$355	\$306	\$306
57	\$520	\$520	\$480	\$480	\$459	\$459	\$439	\$439	\$399	\$399	\$371	\$371	\$321	\$321
58	\$560	\$560	\$517	\$517	\$495	\$495	\$473	\$473	\$429	\$429	\$400	\$400	\$346	\$346
59	\$610	\$610	\$562	\$562	\$538	\$538	\$515	\$515	\$467	\$467	\$435	\$435	\$376	\$376
60	\$673	\$673	\$621	\$621	\$594	\$594	\$568	\$568	\$516	\$516	\$481	\$481	\$415	\$415
61	\$744	\$744	\$686	\$686	\$657	\$657	\$628	\$628	\$570	\$570	\$531	\$531	\$459	\$459
62	\$807	\$807	\$744	\$744	\$712	\$712	\$681	\$681	\$618	\$618	\$576	\$576	\$497	\$497
63	\$829	\$829	\$765	\$765	\$732	\$732	\$700	\$700	\$635	\$635	\$592	\$592	\$512	\$512
64	\$843	\$843	\$777	\$777	\$744	\$744	\$711	\$711	\$645	\$645	\$602	\$602	\$520	\$520
65+	\$857	\$857	\$790	\$790	\$756	\$756	\$723	\$723	\$656	\$656	\$612	\$612	\$528	\$528

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

DN13 Tonik 1500 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$238	\$238	\$222	\$222	\$211	\$211	\$204	\$204	\$186	\$186	\$174	\$174	\$154	\$154
1	\$199	\$199	\$185	\$185	\$176	\$176	\$170	\$170	\$156	\$156	\$146	\$146	\$129	\$129
2	\$134	\$134	\$125	\$125	\$119	\$119	\$115	\$115	\$106	\$106	\$100	\$100	\$89	\$89
3	\$134	\$134	\$126	\$126	\$119	\$119	\$116	\$116	\$106	\$106	\$100	\$100	\$89	\$89
4	\$136	\$136	\$127	\$127	\$120	\$120	\$117	\$117	\$107	\$107	\$101	\$101	\$90	\$90
5	\$137	\$137	\$128	\$128	\$122	\$122	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91
6	\$138	\$138	\$129	\$129	\$122	\$122	\$119	\$119	\$109	\$109	\$103	\$103	\$92	\$92
7	\$138	\$138	\$129	\$129	\$122	\$122	\$118	\$118	\$109	\$109	\$102	\$102	\$91	\$91
8	\$137	\$137	\$128	\$128	\$121	\$121	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91
9	\$137	\$137	\$128	\$128	\$121	\$121	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91
10	\$137	\$137	\$128	\$128	\$121	\$121	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91
11	\$137	\$137	\$129	\$129	\$122	\$122	\$118	\$118	\$109	\$109	\$102	\$102	\$91	\$91
12	\$141	\$141	\$132	\$132	\$125	\$125	\$121	\$121	\$111	\$111	\$105	\$105	\$93	\$93
13	\$149	\$149	\$139	\$139	\$132	\$132	\$128	\$128	\$117	\$117	\$110	\$110	\$98	\$98
14	\$163	\$163	\$153	\$153	\$145	\$145	\$140	\$140	\$128	\$128	\$121	\$121	\$107	\$107
15	\$175	\$175	\$163	\$163	\$155	\$155	\$150	\$150	\$137	\$137	\$129	\$129	\$114	\$114
16	\$199	\$199	\$186	\$186	\$177	\$177	\$171	\$171	\$156	\$156	\$146	\$146	\$130	\$130
17	\$223	\$223	\$208	\$208	\$198	\$198	\$191	\$191	\$175	\$175	\$164	\$164	\$144	\$144
18	\$236	\$236	\$219	\$219	\$209	\$209	\$201	\$201	\$184	\$184	\$172	\$172	\$152	\$152
19	\$236	\$236	\$220	\$220	\$209	\$209	\$201	\$201	\$184	\$184	\$173	\$173	\$152	\$152
20	\$236	\$236	\$220	\$220	\$209	\$209	\$201	\$201	\$184	\$184	\$173	\$173	\$152	\$152
21	\$236	\$236	\$220	\$220	\$209	\$209	\$202	\$202	\$184	\$184	\$173	\$173	\$152	\$152
22	\$239	\$239	\$222	\$222	\$211	\$211	\$204	\$204	\$186	\$186	\$175	\$175	\$154	\$154
23	\$243	\$243	\$226	\$226	\$215	\$215	\$208	\$208	\$190	\$190	\$178	\$178	\$157	\$157
24	\$246	\$246	\$229	\$229	\$218	\$218	\$210	\$210	\$192	\$192	\$180	\$180	\$158	\$158
25	\$246	\$246	\$229	\$229	\$218	\$218	\$210	\$210	\$192	\$192	\$180	\$180	\$158	\$158
26	\$246	\$246	\$229	\$229	\$218	\$218	\$210	\$210	\$192	\$192	\$180	\$180	\$158	\$158
27	\$247	\$247	\$230	\$230	\$218	\$218	\$210	\$210	\$192	\$192	\$180	\$180	\$159	\$159
28	\$251	\$251	\$233	\$233	\$222	\$222	\$214	\$214	\$196	\$196	\$183	\$183	\$161	\$161
29	\$258	\$258	\$240	\$240	\$229	\$229	\$220	\$220	\$201	\$201	\$189	\$189	\$166	\$166
30	\$265	\$265	\$246	\$246	\$234	\$234	\$226	\$226	\$206	\$206	\$193	\$193	\$170	\$170
31	\$271	\$271	\$252	\$252	\$240	\$240	\$231	\$231	\$211	\$211	\$197	\$197	\$174	\$174
32	\$276	\$276	\$257	\$257	\$245	\$245	\$236	\$236	\$215	\$215	\$201	\$201	\$177	\$177
33	\$280	\$280	\$260	\$260	\$248	\$248	\$238	\$238	\$218	\$218	\$204	\$204	\$179	\$179
34	\$284	\$284	\$264	\$264	\$251	\$251	\$242	\$242	\$221	\$221	\$207	\$207	\$181	\$181
35	\$286	\$286	\$266	\$266	\$254	\$254	\$244	\$244	\$223	\$223	\$209	\$209	\$183	\$183
36	\$290	\$290	\$269	\$269	\$256	\$256	\$247	\$247	\$225	\$225	\$211	\$211	\$185	\$185
37	\$296	\$296	\$275	\$275	\$262	\$262	\$252	\$252	\$230	\$230	\$215	\$215	\$189	\$189
38	\$304	\$304	\$282	\$282	\$269	\$269	\$258	\$258	\$236	\$236	\$221	\$221	\$194	\$194
39	\$319	\$319	\$296	\$296	\$282	\$282	\$271	\$271	\$248	\$248	\$232	\$232	\$203	\$203
40	\$340	\$340	\$315	\$315	\$301	\$301	\$289	\$289	\$264	\$264	\$247	\$247	\$216	\$216
41	\$363	\$363	\$337	\$337	\$321	\$321	\$308	\$308	\$281	\$281	\$263	\$263	\$230	\$230
42	\$383	\$383	\$356	\$356	\$339	\$339	\$326	\$326	\$297	\$297	\$278	\$278	\$243	\$243
43	\$399	\$399	\$370	\$370	\$353	\$353	\$339	\$339	\$309	\$309	\$289	\$289	\$253	\$253
44	\$414	\$414	\$384	\$384	\$366	\$366	\$351	\$351	\$320	\$320	\$300	\$300	\$262	\$262
45	\$424	\$424	\$393	\$393	\$375	\$375	\$360	\$360	\$328	\$328	\$307	\$307	\$268	\$268
46	\$430	\$430	\$398	\$398	\$380	\$380	\$365	\$365	\$333	\$333	\$311	\$311	\$272	\$272
47	\$437	\$437	\$405	\$405	\$386	\$386	\$371	\$371	\$338	\$338	\$316	\$316	\$276	\$276
48	\$456	\$456	\$422	\$422	\$403	\$403	\$387	\$387	\$352	\$352	\$329	\$329	\$288	\$288
49	\$483	\$483	\$447	\$447	\$427	\$427	\$410	\$410	\$373	\$373	\$349	\$349	\$304	\$304
50	\$513	\$513	\$476	\$476	\$454	\$454	\$436	\$436	\$397	\$397	\$371	\$371	\$323	\$323
51	\$543	\$543	\$503	\$503	\$480	\$480	\$461	\$461	\$419	\$419	\$392	\$392	\$342	\$342
52	\$569	\$569	\$527	\$527	\$503	\$503	\$482	\$482	\$439	\$439	\$410	\$410	\$358	\$358
53	\$589	\$589	\$545	\$545	\$520	\$520	\$499	\$499	\$454	\$454	\$424	\$424	\$370	\$370
54	\$601	\$601	\$556	\$556	\$531	\$531	\$510	\$510	\$464	\$464	\$433	\$433	\$377	\$377
55	\$608	\$608	\$562	\$562	\$537	\$537	\$515	\$515	\$469	\$469	\$438	\$438	\$381	\$381
56	\$617	\$617	\$571	\$571	\$545	\$545	\$523	\$523	\$476	\$476	\$445	\$445	\$387	\$387
57	\$636	\$636	\$588	\$588	\$562	\$562	\$539	\$539	\$490	\$490	\$458	\$458	\$399	\$399
58	\$666	\$666	\$616	\$616	\$588	\$588	\$564	\$564	\$513	\$513	\$479	\$479	\$417	\$417
59	\$713	\$713	\$659	\$659	\$630	\$630	\$604	\$604	\$549	\$549	\$513	\$513	\$446	\$446
60	\$779	\$779	\$720	\$720	\$688	\$688	\$660	\$660	\$600	\$600	\$560	\$560	\$487	\$487
61	\$856	\$856	\$791	\$791	\$756	\$756	\$725	\$725	\$659	\$659	\$615	\$615	\$535	\$535
62	\$924	\$924	\$854	\$854	\$817	\$817	\$782	\$782	\$711	\$711	\$664	\$664	\$577	\$577
63	\$964	\$964	\$891	\$891	\$851	\$851	\$816	\$816	\$742	\$742	\$692	\$692	\$601	\$601
64	\$972	\$972	\$899	\$899	\$859	\$859	\$823	\$823	\$748	\$748	\$698	\$698	\$607	\$607
65+	\$972	\$972	\$899	\$899	\$859	\$859	\$823	\$823	\$748	\$748	\$698	\$698	\$607	\$607

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

DN14 Tonik 3000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$208	\$208	\$194	\$194	\$184	\$184	\$177	\$177	\$162	\$162	\$152	\$152	\$135	\$135
1	\$175	\$175	\$163	\$163	\$155	\$155	\$150	\$150	\$137	\$137	\$129	\$129	\$114	\$114
2	\$122	\$122	\$115	\$115	\$108	\$108	\$105	\$105	\$97	\$97	\$91	\$91	\$82	\$82
3	\$118	\$118	\$111	\$111	\$105	\$105	\$102	\$102	\$94	\$94	\$88	\$88	\$79	\$79
4	\$114	\$114	\$107	\$107	\$101	\$101	\$98	\$98	\$90	\$90	\$85	\$85	\$77	\$77
5	\$110	\$110	\$103	\$103	\$97	\$97	\$95	\$95	\$87	\$87	\$82	\$82	\$74	\$74
6	\$106	\$106	\$100	\$100	\$94	\$94	\$92	\$92	\$85	\$85	\$80	\$80	\$72	\$72
7	\$103	\$103	\$97	\$97	\$91	\$91	\$89	\$89	\$82	\$82	\$77	\$77	\$70	\$70
8	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
9	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
10	\$100	\$100	\$94	\$94	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$68	\$68
11	\$100	\$100	\$95	\$95	\$89	\$89	\$87	\$87	\$80	\$80	\$76	\$76	\$69	\$69
12	\$101	\$101	\$96	\$96	\$90	\$90	\$88	\$88	\$81	\$81	\$77	\$77	\$69	\$69
13	\$107	\$107	\$101	\$101	\$95	\$95	\$93	\$93	\$85	\$85	\$81	\$81	\$73	\$73
14	\$117	\$117	\$110	\$110	\$104	\$104	\$101	\$101	\$93	\$93	\$88	\$88	\$79	\$79
15	\$124	\$124	\$117	\$117	\$110	\$110	\$107	\$107	\$99	\$99	\$93	\$93	\$83	\$83
16	\$140	\$140	\$131	\$131	\$124	\$124	\$120	\$120	\$110	\$110	\$104	\$104	\$93	\$93
17	\$155	\$155	\$145	\$145	\$137	\$137	\$133	\$133	\$122	\$122	\$115	\$115	\$102	\$102
18	\$163	\$163	\$152	\$152	\$144	\$144	\$140	\$140	\$128	\$128	\$120	\$120	\$107	\$107
19	\$163	\$163	\$152	\$152	\$144	\$144	\$140	\$140	\$128	\$128	\$120	\$120	\$107	\$107
20	\$163	\$163	\$152	\$152	\$144	\$144	\$140	\$140	\$128	\$128	\$120	\$120	\$107	\$107
21	\$163	\$163	\$152	\$152	\$145	\$145	\$140	\$140	\$128	\$128	\$121	\$121	\$107	\$107
22	\$164	\$164	\$154	\$154	\$146	\$146	\$141	\$141	\$129	\$129	\$121	\$121	\$108	\$108
23	\$167	\$167	\$156	\$156	\$148	\$148	\$143	\$143	\$131	\$131	\$123	\$123	\$110	\$110
24	\$168	\$168	\$157	\$157	\$149	\$149	\$144	\$144	\$132	\$132	\$124	\$124	\$110	\$110
25	\$168	\$168	\$157	\$157	\$149	\$149	\$144	\$144	\$132	\$132	\$124	\$124	\$110	\$110
26	\$168	\$168	\$157	\$157	\$149	\$149	\$144	\$144	\$132	\$132	\$124	\$124	\$110	\$110
27	\$169	\$169	\$158	\$158	\$150	\$150	\$145	\$145	\$133	\$133	\$125	\$125	\$111	\$111
28	\$172	\$172	\$161	\$161	\$152	\$152	\$147	\$147	\$135	\$135	\$127	\$127	\$113	\$113
29	\$177	\$177	\$165	\$165	\$156	\$156	\$151	\$151	\$139	\$139	\$130	\$130	\$115	\$115
30	\$181	\$181	\$169	\$169	\$160	\$160	\$155	\$155	\$142	\$142	\$133	\$133	\$118	\$118
31	\$184	\$184	\$172	\$172	\$163	\$163	\$158	\$158	\$144	\$144	\$136	\$136	\$120	\$120
32	\$188	\$188	\$175	\$175	\$166	\$166	\$161	\$161	\$147	\$147	\$138	\$138	\$122	\$122
33	\$190	\$190	\$177	\$177	\$168	\$168	\$163	\$163	\$149	\$149	\$140	\$140	\$124	\$124
34	\$192	\$192	\$180	\$180	\$171	\$171	\$165	\$165	\$151	\$151	\$142	\$142	\$125	\$125
35	\$194	\$194	\$181	\$181	\$172	\$172	\$166	\$166	\$152	\$152	\$143	\$143	\$126	\$126
36	\$196	\$196	\$183	\$183	\$174	\$174	\$168	\$168	\$154	\$154	\$144	\$144	\$128	\$128
37	\$200	\$200	\$187	\$187	\$177	\$177	\$171	\$171	\$157	\$157	\$147	\$147	\$130	\$130
38	\$205	\$205	\$191	\$191	\$182	\$182	\$175	\$175	\$160	\$160	\$150	\$150	\$133	\$133
39	\$215	\$215	\$200	\$200	\$191	\$191	\$184	\$184	\$168	\$168	\$158	\$158	\$139	\$139
40	\$230	\$230	\$214	\$214	\$203	\$203	\$196	\$196	\$179	\$179	\$168	\$168	\$148	\$148
41	\$246	\$246	\$229	\$229	\$217	\$217	\$210	\$210	\$191	\$191	\$179	\$179	\$158	\$158
42	\$260	\$260	\$242	\$242	\$230	\$230	\$222	\$222	\$203	\$203	\$190	\$190	\$167	\$167
43	\$271	\$271	\$252	\$252	\$240	\$240	\$231	\$231	\$211	\$211	\$198	\$198	\$174	\$174
44	\$281	\$281	\$262	\$262	\$249	\$249	\$240	\$240	\$219	\$219	\$205	\$205	\$180	\$180
45	\$288	\$288	\$268	\$268	\$255	\$255	\$246	\$246	\$224	\$224	\$210	\$210	\$184	\$184
46	\$292	\$292	\$271	\$271	\$258	\$258	\$249	\$249	\$227	\$227	\$213	\$213	\$187	\$187
47	\$296	\$296	\$275	\$275	\$262	\$262	\$252	\$252	\$230	\$230	\$215	\$215	\$189	\$189
48	\$308	\$308	\$286	\$286	\$272	\$272	\$262	\$262	\$239	\$239	\$224	\$224	\$196	\$196
49	\$326	\$326	\$303	\$303	\$289	\$289	\$278	\$278	\$253	\$253	\$237	\$237	\$208	\$208
50	\$348	\$348	\$323	\$323	\$308	\$308	\$296	\$296	\$270	\$270	\$253	\$253	\$221	\$221
51	\$370	\$370	\$344	\$344	\$328	\$328	\$315	\$315	\$287	\$287	\$269	\$269	\$235	\$235
52	\$391	\$391	\$362	\$362	\$346	\$346	\$332	\$332	\$303	\$303	\$283	\$283	\$248	\$248
53	\$407	\$407	\$378	\$378	\$360	\$360	\$346	\$346	\$316	\$316	\$295	\$295	\$258	\$258
54	\$419	\$419	\$388	\$388	\$370	\$370	\$356	\$356	\$324	\$324	\$303	\$303	\$265	\$265
55	\$425	\$425	\$394	\$394	\$376	\$376	\$361	\$361	\$329	\$329	\$308	\$308	\$269	\$269
56	\$435	\$435	\$403	\$403	\$385	\$385	\$370	\$370	\$337	\$337	\$315	\$315	\$275	\$275
57	\$454	\$454	\$421	\$421	\$402	\$402	\$386	\$386	\$351	\$351	\$328	\$328	\$287	\$287
58	\$484	\$484	\$448	\$448	\$428	\$428	\$411	\$411	\$374	\$374	\$350	\$350	\$305	\$305
59	\$531	\$531	\$491	\$491	\$469	\$469	\$450	\$450	\$410	\$410	\$383	\$383	\$334	\$334
60	\$597	\$597	\$552	\$552	\$527	\$527	\$506	\$506	\$461	\$461	\$430	\$430	\$375	\$375
61	\$674	\$674	\$624	\$624	\$596	\$596	\$571	\$571	\$520	\$520	\$485	\$485	\$423	\$423
62	\$742	\$742	\$687	\$687	\$656	\$656	\$629	\$629	\$572	\$572	\$534	\$534	\$465	\$465
63	\$782	\$782	\$723	\$723	\$691	\$691	\$662	\$662	\$602	\$602	\$562	\$562	\$489	\$489
64	\$790	\$790	\$731	\$731	\$698	\$698	\$669	\$669	\$609	\$609	\$568	\$568	\$494	\$494
65+	\$790	\$790	\$731	\$731	\$698	\$698	\$669	\$669	\$609	\$609	\$568	\$568	\$494	\$494

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 01/01/11

DN15 Tonik 5000 (1 member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$198	\$198	\$185	\$185	\$176	\$176	\$170	\$170	\$155	\$155	\$146	\$146	\$129	\$129
1	\$166	\$166	\$155	\$155	\$147	\$147	\$142	\$142	\$131	\$131	\$123	\$123	\$109	\$109
2	\$118	\$118	\$111	\$111	\$105	\$105	\$102	\$102	\$94	\$94	\$88	\$88	\$79	\$79
3	\$111	\$111	\$105	\$105	\$99	\$99	\$96	\$96	\$88	\$88	\$83	\$83	\$75	\$75
4	\$104	\$104	\$98	\$98	\$93	\$93	\$90	\$90	\$83	\$83	\$79	\$79	\$71	\$71
5	\$98	\$98	\$92	\$92	\$87	\$87	\$85	\$85	\$78	\$78	\$74	\$74	\$67	\$67
6	\$92	\$92	\$87	\$87	\$82	\$82	\$80	\$80	\$74	\$74	\$70	\$70	\$64	\$64
7	\$88	\$88	\$83	\$83	\$78	\$78	\$76	\$76	\$71	\$71	\$67	\$67	\$61	\$61
8	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
9	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
10	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
11	\$84	\$84	\$80	\$80	\$75	\$75	\$73	\$73	\$68	\$68	\$64	\$64	\$59	\$59
12	\$84	\$84	\$80	\$80	\$75	\$75	\$74	\$74	\$68	\$68	\$64	\$64	\$59	\$59
13	\$89	\$89	\$84	\$84	\$79	\$79	\$77	\$77	\$71	\$71	\$67	\$67	\$61	\$61
14	\$96	\$96	\$90	\$90	\$85	\$85	\$83	\$83	\$77	\$77	\$72	\$72	\$66	\$66
15	\$101	\$101	\$95	\$95	\$90	\$90	\$87	\$87	\$81	\$81	\$76	\$76	\$69	\$69
16	\$112	\$112	\$105	\$105	\$99	\$99	\$96	\$96	\$89	\$89	\$84	\$84	\$75	\$75
17	\$122	\$122	\$115	\$115	\$108	\$108	\$105	\$105	\$97	\$97	\$91	\$91	\$82	\$82
18	\$127	\$127	\$120	\$120	\$113	\$113	\$110	\$110	\$101	\$101	\$95	\$95	\$85	\$85
19	\$127	\$127	\$120	\$120	\$113	\$113	\$110	\$110	\$101	\$101	\$95	\$95	\$85	\$85
20	\$127	\$127	\$120	\$120	\$113	\$113	\$110	\$110	\$101	\$101	\$95	\$95	\$85	\$85
21	\$128	\$128	\$120	\$120	\$113	\$113	\$110	\$110	\$101	\$101	\$95	\$95	\$85	\$85
22	\$128	\$128	\$120	\$120	\$114	\$114	\$110	\$110	\$102	\$102	\$96	\$96	\$86	\$86
23	\$130	\$130	\$122	\$122	\$115	\$115	\$112	\$112	\$103	\$103	\$97	\$97	\$87	\$87
24	\$131	\$131	\$123	\$123	\$116	\$116	\$113	\$113	\$104	\$104	\$98	\$98	\$87	\$87
25	\$131	\$131	\$123	\$123	\$116	\$116	\$113	\$113	\$104	\$104	\$98	\$98	\$87	\$87
26	\$131	\$131	\$123	\$123	\$116	\$116	\$113	\$113	\$104	\$104	\$98	\$98	\$87	\$87
27	\$131	\$131	\$123	\$123	\$117	\$117	\$113	\$113	\$104	\$104	\$98	\$98	\$88	\$88
28	\$133	\$133	\$125	\$125	\$118	\$118	\$115	\$115	\$106	\$106	\$99	\$99	\$89	\$89
29	\$137	\$137	\$128	\$128	\$121	\$121	\$118	\$118	\$108	\$108	\$102	\$102	\$91	\$91
30	\$140	\$140	\$131	\$131	\$124	\$124	\$120	\$120	\$110	\$110	\$104	\$104	\$93	\$93
31	\$142	\$142	\$133	\$133	\$126	\$126	\$122	\$122	\$112	\$112	\$106	\$106	\$94	\$94
32	\$145	\$145	\$135	\$135	\$128	\$128	\$124	\$124	\$114	\$114	\$107	\$107	\$96	\$96
33	\$146	\$146	\$137	\$137	\$130	\$130	\$126	\$126	\$116	\$116	\$109	\$109	\$97	\$97
34	\$148	\$148	\$139	\$139	\$132	\$132	\$127	\$127	\$117	\$117	\$110	\$110	\$98	\$98
35	\$150	\$150	\$140	\$140	\$133	\$133	\$128	\$128	\$118	\$118	\$111	\$111	\$99	\$99
36	\$151	\$151	\$141	\$141	\$134	\$134	\$130	\$130	\$119	\$119	\$112	\$112	\$100	\$100
37	\$154	\$154	\$144	\$144	\$136	\$136	\$132	\$132	\$121	\$121	\$114	\$114	\$101	\$101
38	\$157	\$157	\$147	\$147	\$139	\$139	\$135	\$135	\$124	\$124	\$116	\$116	\$103	\$103
39	\$165	\$165	\$154	\$154	\$146	\$146	\$141	\$141	\$129	\$129	\$122	\$122	\$108	\$108
40	\$176	\$176	\$164	\$164	\$156	\$156	\$150	\$150	\$138	\$138	\$129	\$129	\$115	\$115
41	\$188	\$188	\$175	\$175	\$166	\$166	\$161	\$161	\$147	\$147	\$138	\$138	\$122	\$122
42	\$199	\$199	\$185	\$185	\$176	\$176	\$170	\$170	\$156	\$156	\$146	\$146	\$129	\$129
43	\$207	\$207	\$193	\$193	\$183	\$183	\$177	\$177	\$162	\$162	\$152	\$152	\$134	\$134
44	\$214	\$214	\$200	\$200	\$190	\$190	\$183	\$183	\$168	\$168	\$157	\$157	\$139	\$139
45	\$220	\$220	\$205	\$205	\$195	\$195	\$188	\$188	\$172	\$172	\$161	\$161	\$142	\$142
46	\$222	\$222	\$207	\$207	\$197	\$197	\$190	\$190	\$174	\$174	\$163	\$163	\$144	\$144
47	\$225	\$225	\$210	\$210	\$200	\$200	\$192	\$192	\$176	\$176	\$165	\$165	\$146	\$146
48	\$233	\$233	\$217	\$217	\$206	\$206	\$199	\$199	\$182	\$182	\$170	\$170	\$150	\$150
49	\$246	\$246	\$229	\$229	\$218	\$218	\$210	\$210	\$192	\$192	\$180	\$180	\$159	\$159
50	\$263	\$263	\$244	\$244	\$232	\$232	\$224	\$224	\$205	\$205	\$192	\$192	\$169	\$169
51	\$279	\$279	\$260	\$260	\$247	\$247	\$238	\$238	\$217	\$217	\$204	\$204	\$179	\$179
52	\$295	\$295	\$274	\$274	\$261	\$261	\$251	\$251	\$229	\$229	\$215	\$215	\$188	\$188
53	\$307	\$307	\$286	\$286	\$272	\$272	\$262	\$262	\$239	\$239	\$224	\$224	\$196	\$196
54	\$316	\$316	\$293	\$293	\$280	\$280	\$269	\$269	\$245	\$245	\$230	\$230	\$201	\$201
55	\$321	\$321	\$298	\$298	\$284	\$284	\$273	\$273	\$249	\$249	\$233	\$233	\$205	\$205
56	\$329	\$329	\$305	\$305	\$291	\$291	\$280	\$280	\$255	\$255	\$239	\$239	\$209	\$209
57	\$343	\$343	\$318	\$318	\$303	\$303	\$291	\$291	\$266	\$266	\$249	\$249	\$218	\$218
58	\$365	\$365	\$339	\$339	\$323	\$323	\$310	\$310	\$283	\$283	\$265	\$265	\$232	\$232
59	\$401	\$401	\$372	\$372	\$354	\$354	\$340	\$340	\$310	\$310	\$290	\$290	\$254	\$254
60	\$453	\$453	\$420	\$420	\$401	\$401	\$385	\$385	\$350	\$350	\$328	\$328	\$286	\$286
61	\$515	\$515	\$477	\$477	\$455	\$455	\$437	\$437	\$398	\$398	\$372	\$372	\$324	\$324
62	\$571	\$571	\$528	\$528	\$504	\$504	\$484	\$484	\$441	\$441	\$412	\$412	\$359	\$359
63	\$603	\$603	\$558	\$558	\$533	\$533	\$511	\$511	\$465	\$465	\$435	\$435	\$379	\$379
64	\$611	\$611	\$565	\$565	\$540	\$540	\$518	\$518	\$471	\$471	\$440	\$440	\$384	\$384
65+	\$611	\$611	\$565	\$565	\$540	\$540	\$518	\$518	\$471	\$471	\$440	\$440	\$384	\$384

SERFF Tracking Number: AWLP-126856200 State: California  
Filing Company: Anthem Blue Cross Life and Health Insurance State Tracking Number: PF-2010-01964  
Company  
Company Tracking Number:  
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider  
(PPO)  
Product Name: Individual Plans sold pre-9/23/2010  
Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Filing Cover Sheet		
<b>Comments:</b>		
<b>Attachment:</b>		
Filing Cover Sheet.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Memorandum		
<b>Comments:</b>		
<b>Attachment:</b>		
Jan2010Actuarial Memorandum.pdf		

# CALIFORNIA DEPARTMENT OF INSURANCE

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): <b>Anthem Blue Cross Life and Health Insurance Company</b>
	Submitter and Complete Mailing Address: <b>Fritz Busch</b> <b>13550 Triton Park Blvd. KY0304-A662</b> <b>Louisville, KY 40223</b>
	Submission Date: <b>October 12, 2010</b>

IDENTIFYING FORM NUMBER (S): R420, T160 [01-01-11]-RAT; [IND CDHP HSA 01 01 11]-RAT ; [IND CDHP HIA 01 01 11]-RAT ; [IND CDHP HIA Plus 01 01 11]-RAT ; NM31, PE27 [01-01-11]-RAT; H062, 1930, 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-11]-RAT; [INDSS 01 01 11]-RAT ; DN13, DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-11] –RAT; [Premier 01-01-11] –RAT; [RightPlan 500 01-01-11] –RAT; [Ind CoreGuard 01-01-11] –RAT

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]  
2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

<u>Generic Description and Definition Citation</u>	<u>Check Below</u>	<u>Generic Description and Definition Citation</u>	<u>Check Below</u>
"Health Insurance"[Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	<b>X</b>	"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]		"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]		"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]		"Fraternal" [Non-health Disability. §2202(a)(9)]	
"Long- term Care" [§2202(a)(5)]		"Unclassified"*[§2202(a)(11)]	
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):			

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: <b>X</b>	Group AND Individual:
-------------	---------------------------	-----------------------

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:
--------------------	--------------------	----------------

5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)?  
[Do any documents replace previously-approved documents? §2205(d)]

**No**

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds. §2205(e)]

Document(s)	
R420, T160 [01-01-11]-RAT; [IND CDHP HSA 01 01 11]-RAT ; [IND CDHP HIA 01 01 11]-RAT ; [IND CDHP HIA Plus 01 01 11]-RAT ; NM31, PE27 [01-01-11]-RAT; H062, 1930, 1929 [01-01-11]-RAT; P958, PE48, PE49 [01-01-11]-RAT; [INDSS 01 01 11]-RAT ; DN13, DN14, DN15 [01-01-11]-RAT; [2010 Basic 01-01-11] –RAT; [Premier 01-01-11] –RAT; [RightPlan 500 01-01-11] –RAT; [Ind CoreGuard 01-01-11] –RAT	

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED. [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2. above)
N/A	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: **N/A**

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? **No**

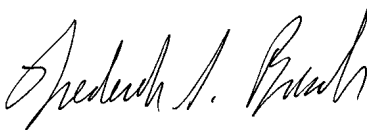
**Please send acknowledgement to [fritz.busch@anthem.com](mailto:fritz.busch@anthem.com)**

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]



SUBMITTER'S SIGNATURE AND TITLE: \_\_\_\_\_

Fritz Busch, FSA, MAAA  
Staff VP and Actuary



**Anthem Blue Cross Life and Health Insurance Company**  
**Actuarial Memorandum**  
**Individual Rates effective January 1, 2011**

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12. In addition, this filing brings rates into compliance with Section 10140.2 of the California Insurance Code, which prohibits gender rating.

Note that all policy forms affected by this filing are no longer sold as of September 23, 2010.

There are two main components to this filing:

- 1) Policies sold prior to September 23, 2010 will be moved to Unisex rates upon renewal on or after January 1, 2011. This change is revenue neutral in aggregate.
- 2) Establishes new rates for CoreGuard effective January 1, 2011. The filed average rate increase for CoreGuard is 12.2%.

See Section 3 below for further details.

1. Policy Form Numbers and Names

Form R420 3500 Deductible PPO Plan  
Form T160 HSA-compatible 3500 Deductible PPO  
[IND CDHP HSA], Individual CDHP HSA  
[IND CDHP HIA], Individual CDHP HIA  
[IND CDHP HIA Plus], Individual CDHP HIA Plus  
Form NM31 PPO Saver Plan  
Form PE27 PPO Saver Plan CLONE  
Form H062 PPO Share 5000  
Form 1930 PPO Share 1000  
Form 1929 PPO Share 500  
Form P958 Right Plan PPO 40 (No Rx Coverage option)  
Form PE48 Right Plan PPO 40 (Generic Rx Coverage option)  
Form PE49 Right Plan PPO 40 (Full Rx Coverage option)  
[INDSS] SmartSense  
Form T773 Tonik (\$1,500 Deductible option) (DN13)  
Form T774 Tonik (\$3,000 Deductible option) (DN14)  
Form T445 Tonik (\$5,000 Deductible option) (DN15)  
[2010 Basic], ClearProtection  
[Premier], Premier  
[RightPlan 500], Right Plan 500  
[INDCoreGuard], CoreGuard

## 2. Description of Benefits Provided

### **3500 Deductible PPO Plan (R420)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-network medical services are paid in full after a \$3500 deductible. Out-of-network services are subject to 50% coinsurance and are paid in full after a \$10,000 out-of-pocket maximum. Pregnancy and maternity services are not covered. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

### **3500 HSA-compatible 3500 Deductible PPO (T160)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-network medical services are paid in full after a \$3500 deductible for a single insured. In-network medical services are paid in full after a \$7000 deductible for a family contract. Pregnancy and maternity services are not covered. Prescription drug benefits are subject to the same deductible as medical benefits. Benefits are provided for formulary drugs at a \$15 copay for generic drugs and a \$35 copay for brand name drugs, if obtained at a participating pharmacy.

### **Individual CDHP Plans ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA Plus])**

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance and out-of-pocket maximums, listed below.

#### **Maternity Not Covered**

<b>Base Plan</b>	<b>Prev. Care *</b>	<b>Deductible (single/family)</b>	<b>In-Network Coins</b>	<b>In-Network OOP Max (single/family)</b>	<b>Out-of-Network Coins</b>	<b>Out-of-Network OOP Max (single/family)</b>
CDHP 1500/70	100%	1500/3000	70%	5000/10000	50%	10000/20000
CDHP 3000/70	100%	3000/6000	70%	5000/10000	50%	10000/20000
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

#### **Maternity Covered plans**

<b>Base Plan</b>	<b>Prev. Care *</b>	<b>Deductible (single/family)</b>	<b>In-Network Coins</b>	<b>In-Network OOP Max (single/family)</b>	<b>Out-of-Network Coins</b>	<b>Out-of-Network OOP Max (single/family)</b>
CDHP 1500/100 **	100%	1500/3000	100%	1500/3000	70%	3000/6000
CDHP 2500/100	100%	2500/5000	100%	2500/5000	70%	5000/10000
CDHP 3000/100	100%	3000/6000	100%	3000/6000	70%	6000/12000
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

\* Deductible waived for Preventive Care

\*\* The CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

For family contracts, all family members use a shared deductible regardless of the number of family members. The family contract deductible is twice the single contract deductible. Similarly all family members also use a shared out-of-pocket maximum and the family contract out-of-pocket maximum is twice the single contract out-of-pocket maximum.

Preventive care is paid at 100%, not subject to the deductible.

All other covered services including pharmacy and office visits are subject to the deductible, coinsurance and out-of-pocket (OOP) maximum. Vision and dental are not covered.

The base plans designs are paired with one of three types of funding accounts that consumers use to pay for services that they are responsible for through either the deductible or member coinsurance. The funding accounts are as follows:

- HSA (Health Savings Account) – Individuals may contribute to the account. The contributions may not exceed the lesser of the deductible or the contribution limit allowed by law.
- HIA (Health Incentive Account) – BC Life & Health will fund health incentives. For example when a consumer completes a Smoking Cessation plan, BC Life & Health will contribute \$50 into the funding account. Individuals are not allowed to contribute.
- HIA Plus (Health Incentive Account Plus) – In addition to funding the health incentives, BC Life & Health will fund quarterly allocations. The quarterly allocations are \$125 for single contracts and \$250 for family contracts (i.e. \$500 and \$1000 per year respectively).

Note that the CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

### **PPO Saver (NM31/PE27)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician service. In-hospital services are provided after a \$500 deductible. Up to two annual office visits for adults, and four annual office visits for children are provided at a \$30 copayment and are not subject to the deductible. There is an out-of-pocket maximum of \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

NM31 has a \$1,000 benefit in case of accidental death or dismemberment. PE27 does not have this benefit. This is the only difference in benefits between the forms.

### **PPO Share 5000 (H062)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$5000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$7,500 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$750 brand name drug deductible, if obtained at a participating pharmacy.

### **PPO Share 500 (1929)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$500 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible if obtained at a participating pharmacy.

### **PPO Share 1000 (1930)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$1000 deductible with a maximum of two deductibles per family. After the deductible, the plan pays 70% of covered expenses for participating providers. The out-of-pocket maximum is \$5,000 which includes the deductible. Prescription drug benefits are provided for formulary drugs at a \$10 copay for generic drugs, and a \$30 copay for brand name drugs with a separate \$250 brand name drug deductible, if obtained at a participating pharmacy.

**RightPlan PPO \$40 (without Rx) (P958)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drugs are not covered.

**RightPlan PPO \$40 (with Generic Rx) (PE48)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drug benefits are provided for generic drugs at a \$15 copay; brand name drugs are not covered.

**RightPlan PPO \$40 (with Rx) (PE49)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is no deductible on this form. The member's office visit copayment is \$40. Except for office visits, the plan pays 60% of covered expenses less hospital copayments, and 100% of most covered expenses after the insured pays \$7,500 in cost-sharing. Pregnancy and maternity services are not covered. Prescription drugs benefits are provided for formulary drugs at a \$15 copay for generic drugs, and a \$35 copay for brand name drugs with a separate \$500 brand name drug deductible, if obtained at a participating pharmacy.

## SmartSense ([INDSS])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed below.

<b>Plan Name</b>	<b>Deductible (IN/OON) *</b>	<b>Coins ** (IN/OON) *</b>	<b>Out-of-Pocket Max (IN/OON) *</b>	<b>Prescription RX</b>
SmartSense 500 Generic Rx Coverage option	500/5000	70%/50%	3000/15000	Generic RX Only
SmartSense 1500 Generic Rx Coverage option	1500/5000	70%/50%	4000/15000	Generic RX Only
SmartSense 2500 Generic Rx Coverage option	2500/5000	70%/50%	5000/15000	Generic RX Only
SmartSense 5000 Generic Rx Coverage option	5000/5000	70%/50%	7500/15000	Generic RX Only
SmartSense 500 Full Rx Coverage option	500/5000	70%/50%	3000/15000	Full RX Coverage
SmartSense 1500 Full Rx Coverage option	1500/5000	70%/50%	4000/15000	Full RX Coverage
SmartSense 2500 Full Rx Coverage option	2500/5000	70%/50%	5000/15000	Full RX Coverage
SmartSense 5000 Full Rx Coverage option	5000/5000	70%/50%	7500/15000	Full RX Coverage

\* IN = In-Network, OON = Out-of-Network

\*\* The coinsurance shown is the percent paid by BCL&H

The first three in-network office visits in a calendar year are covered at a \$30 Copay per visit, deductible waived. Additional office visits are subject to the deductible and coinsurance.

Maternity is not covered.

Prescription drug benefits are provided. There are Generic RX only and Full RX coverage options available for each deductible. The member pays the greater of a \$15 Copay or 40% coinsurance per prescription. For plans with Full RX coverage, there is a \$500 Brand Name and Specialty pharmacy drug coinsurance maximum per prescription when purchased at Participating Pharmacies. There is also a \$5000 Brand Name and Specialty Prescription Drug Out-of-Pocket Maximum for Prescription Drugs per Year purchased from Participating Pharmacies.

### **Form T773 Tonik \$1500 (DN13)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$1500 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for in-network preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

### **Form T774 Tonik \$3000 (DN14)**

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$3000 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for in-network preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

## Form T775 Tonik \$5000 (DN15)

This form provides comprehensive major medical benefits for inpatient and outpatient hospital and physician services. There is a \$5000 deductible. Most medical services are subject to the deductible. In-network services that are subject to the deductible are paid in full after the deductible is met. Out-of-network services are subject to a 50% coinsurance after the deductible is met. Out-of-network services are paid in full after an out-of-pocket maximum of \$10,000. Prescription drugs benefits are provided for generic formulary drugs at a \$15 copay.

The form includes a dental benefit. In-network preventive and diagnostic dental services are paid in full and fillings (in-network) are subject to an 80% coinsurance. Out-of-network dental benefits are paid according to a schedule of benefits. There is a \$25 deductible, waived for in-network preventive and diagnostic services, and a \$500 annual benefit maximum.

A vision exam and glasses are covered up to \$50 a year. This plan also includes benefits for lenses, frames, or contacts every 24 months with a co-payment of \$25.

### ClearProtection ([2010 Basic])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

Plan Description	Hospital/ER Deductible	Coins	Out-of-Pocket Maximum	Prescription RX
1000 Deductible	1000	60%	4500	See Below
3300 Deductible	3300	60%	6800	See Below
5000 Deductible	5000	60%	8500	See Below

Note: coinsurance shown is the percent paid by BCL&H

Only hospital and emergency room services are paid after the deductible. All other services are covered and paid for at 100% after the Out-of-Pocket Maximum is reached.

The member pays a \$15 copay per generic prescription and a \$35 copay per brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$2000 brand + specialty deductible on all plans.

Maternity is not covered.



### Premier ([Premier])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

Plan Description	Deductible	Coins	Out-of-Pocket Maximum (including deductible)	Prescription RX
1000 Deductible	\$1000	25% / 50%	\$5,500 / \$8,500	See Below
1500 Deductible	\$1500	25% / 50%	\$6,000 / \$9,000	See Below
2500 Deductible	\$2500	25% / 50%	\$7,000 / \$10,000	See Below
3500 Deductible	\$3500	25% / 50%	\$8,000 / \$11,000	See Below
5000 Deductible	\$5000	25% / 50%	\$9,500 / \$12,500	See Below
6000 Deductible	\$6000	25% / 50%	\$10,500 / \$13,500	See Below

Note: coinsurance shown is the percent paid by BCL&H

All plans have a prescription benefit utilizing our comprehensive formulary. The member pays a \$15 copay per generic prescription, a \$40 copay per preferred brand prescription, and a \$60 copay per non-preferred brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$500 brand + specialty deductible on all plans.

Maternity is not covered.

### RightPlan 500 ([RightPlan 500])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. The deductibles, coinsurance, and out-of-pocket maximums are listed in the table below.

Plan Description	Deductible	In-Network/Out-of-Network Coinsurance	In-Network/Out-of-Network Out-of-Pocket Maximum (including deductible)	Prescription Rx
RightPlan 500 GenRx	\$500	60% / 50%	\$8,000 / \$8,000	See Below
RightPlan 500 CompRx	\$500	60% / 50%	\$8,000 / \$8,000	See Below

Note: Coinsurance shown is the percent paid by BCL&H

The prescription benefits utilize our comprehensive formulary. With respect to the Generic Rx benefit, the member pays a \$15 copay for generic prescriptions. With respect to the Comprehensive Rx benefit, the member pays a \$15 copay per generic prescription and a \$35 copay per brand-name prescription after a \$500 annual brand-name deductible.

Maternity is not covered.

### CoreGuard ([INDCoreGuard])

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance, and out-of-pocket maximums, listed in the table below.

Plan Description	Deductible	Coins	Out-of-Pocket Maximum	Prescription RX
750 Deductible	750	50%	4250	See Below
1500 Deductible	1500	50%	5000	See Below
2500 Deductible	2500	50%	6000	See Below
3500 Deductible	3500	50%	7000	See Below
5000 Deductible	5000	50%	8500	See Below
7500 Deductible	7500	50%	11000	See Below
10000 Deductible	10000	100%	10000	See Below

Note: coinsurance shown is the percent paid by BCL&H

All plans have a prescription benefit utilizing our Generic Premium formulary which includes generic drugs and at least one brand name drug per therapeutic class. The member pays a \$15 copay per generic prescription and a \$35 copay per brand prescription. The member pays 25% coinsurance for specialty drugs with an annual member OOP max of \$2500. There is a separate \$2000 brand + specialty deductible on all plans.

Maternity is not covered.

### 3. Filed Rate Changes

#### **a. Unisex Rates effective January 1, 2010**

Unisex rates are developed by taking the current rates as of October 1, 2010 and averaging the male and female rates. Members will be affected by the rate change on their renewal month, and will receive unisex rates in conjunction with any other rate adjustments that have been filed and implemented. In particular, members who did not renew between October 1, 2010 and December 31, 2010 will receive unisex rates in conjunction with the rate increase effective October 1, 2010. That rate increase averaged 13.7% and was capped at 19.9% including aging. In order to ensure that the change to unisex rates is revenue neutral in aggregate, the combination of the October 1, 2010 rate increase and the change to unisex rates is capped at 24.9% including aging.

The impact of these adjustments is revenue neutral in aggregate: a calculation was performed on a seriatim basis to verify this in a Microsoft Access database. We will make this database available to the Department upon request.

#### **b. Rate Increase on CoreGuard effective January 1, 2010**

We are also filing for a rate increase on the CoreGuard product.

The original rate filing and lifetime loss ratio projection for this product assumed an effective date of January 2010, and that there would be quarterly trend increases to the new business rate starting on April 1, 2010. However, Anthem made the decision not to implement quarterly trend increases in 2010 due to circumstances surrounding the 2010 rate action for Anthem's other individual plans. So current rates are priced for business issued between January 1, 2010 and March 31, 2010. Members do not receive rate increases until their renewal month, so the rating period for the current rates is January 1, 2010 to March 31, 2011.

The proposed rate action is for business renewing between January 1, 2011 and March 31, 2011. Members do not receive rate increases until their renewal month, so the new rating period is January 1, 2011 to March 31, 2012.

Original Rating Period: 1/1/2010 – 3/31/2011

New Rating Period: 1/1/2011 – 3/31/2012

⇒ 12 months of trend

Annual claims trend for 2010-2011 is assumed to be consistent with current trends on Anthem's credible PPO plans, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans.

Assumed Claims Trend (including Medical and Pharmacy): 21.1%

Therefore, the rate increase needed to match current claims trend on Anthem's credible PPO plans is 21.1%. Note that because the affected plans were first effective on 1/1/10, we do not yet have enough incurred claims data to be deemed credible. So, we are filing an increase of 12.2% at this time. We will continue to monitor emerging experience and trend, and if necessary, we will file for an additional rate adjustment later in 2011.

Filed increase = 12.2%

#### 4. Premium Rate Structure

- Member level rated plans (SmartSense, CDHPs, 3500 Deductible Plans, PPO Saver, ClearProtection, Premier, CoreGuard):  
Premium rates vary by the attained age of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region. The rate for a family contract is equal to the sum of all family members' rates. Only the three youngest dependent children are charged. The fourth dependent child and above are not charged.
- Single-only plans (Right Plan and Tonik):  
Premium rates vary by the attained age of each member, and by underwriting tier and region.
- Contract level rated plans (PPO Share):  
Premium rates vary by attained age of the subscriber, underwriting tier, region and by contract type. The contract types are Single, Subscriber and Spouse, Subscriber and Child, Subscriber and Children and Family. For Subscriber & Spouse or Family contracts, the rates are based on the age of the younger spouse.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. There is a 12-month rate guarantee at initial sale.

Pursuant to AB 2244, chaptered September 30, 2010, for the 12-month period following the effective date of coverage for a child who is not a late enrollee and who did not maintain coverage with a health care service plan or insurer for the 90-day period prior to application, a 20% surcharge above the highest allowable rate may be applied.

#### 5. Effects of Health Care Reform

This filing only affects policies that were sold before 9/23/2010. Policies that were sold or changed plans between 3/23/2010 and 9/22/2010 are considered non-grandfathered policies. All other policies affected by this filing are considered grandfathered policies.

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

- Grandfathered and Non-Grandfathered Policies
  - Dependents will be covered up to age 26. This has an immaterial pricing impact.
  - Removal of lifetime limits. This has an immaterial pricing impact.
  - Removal of annual limits. This is expected to have less than 0.5% impact and has not been rated for explicitly.
- Non-Grandfathered Plans
  - Policy forms in this filing must cover Preventive Care benefits at 100% such that the deductible and all cost sharing is waived. This has not been rated for explicitly at this time. We intend to adjust rates for the impact later in 2011.
  - Children are expected to be guaranteed issue for these policy forms under Health Care Reform. This has not been rated for explicitly at this time. We intend to adjust rates for the impact later in 2011.

## 6. Expected Lifetime Loss Ratios

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent.

Anthem's rating is within this standard. Anthem's rate filings effective in 2010 described the calculation of anticipated lifetime loss ratios; and pursuant to California Code of Regulations 2222.19, the company will provide updated anticipated lifetime loss ratio calculations by April 1<sup>st</sup> 2011. The anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. The results of Anthem's anticipated lifetime loss ratio calculations that are on file with the Department are summarized in the following table:

<b>Plan Filing</b>	<b>Effective Date</b>	<b>Filing Date</b>	<b>Lifetime Loss Ratio</b>	<b>Future Lifetime Loss Ratio</b>
\$3500 Deductible Plans (R420, T160)	October 1, 2010	June 30, 2010	86.6%	96.9%
CDH Plans with Maternity ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA Plus])	October 1, 2010	June 30, 2010	159.1%	170.0%
CDH Plans without Maternity ([IND CDHP HSA], [IND CDHP HIA], [IND CDHP HIA Plus])	October 1, 2010	June 30, 2010	91.0%	95.9%
PPO Saver (NM31, PE27)	October 1, 2010	June 30, 2010	79.4%	92.5%
PPO Share Plans (H062, 1930, 1929)	October 1, 2010	June 30, 2010	82.8%	96.8%
Right Plan (P958, PE48, PE49)	October 1, 2010	June 30, 2010	77.1%	83.0%
SmartSense Plans (INDSS)	October 1, 2010	June 30, 2010	73.6%	76.2%
Tonik Plans (DN13, DN14, DN15)	October 1, 2010	June 30, 2010	77.9%	84.8%
ClearProtection (2010 Basic)	April 1, 2010	January 13, 2010	70.6%	70.6%
Premier (Premier)	April 1, 2010	January 14, 2010	70.9%	70.9%
RightPlan 500 (RightPlan 500)	March 1, 2010	November 23, 2009	70.1%	70.1%
CoreGuard (INDCoreGuard)	January 1, 2010	September 3, 2009	70.2%	70.2%

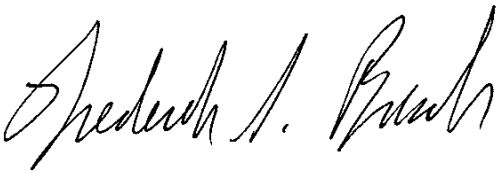
Note that the change to Unisex rates is calculated to be revenue neutral and will not affect the lifetime loss ratio calculation.

The rate increase on CoreGuard is less than recent claims trend. In addition, as described above in Section 3, Anthem did not implement quarterly trend increases in 2010. Therefore, the filed rate increase does not lower the anticipated lifetime loss ratio. We do not yet have enough incurred claims data to be deemed credible for this product, and we will continue to monitor the experience.

The effective date for the rate action for PPO Share Plans, PPO Saver, RightPlan, 3500 Deductible Plans, Tonik, CDHP and SmartSense was delayed from September 2010 until October 2010. Therefore we expect the lifetime loss ratio to be higher than previously calculated for those policy forms.

7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. I certify that, to the best of my knowledge, this filing is in compliance with the laws and regulations of the State of California with regard to development of premium rates.



Frederick Busch, F.S.A., M.A.A.A.  
Staff VP & Actuary  
Anthem Blue Cross Life and Health Insurance Company  
October 12, 2010

# CALIFORNIA DOCUMENT SUBMISSION FORMSET

<b>California Insurer Number:</b>		FOR DEPARTMENT USE ONLY			
(NOT NAIC Number) 3273-0		<b>Our File Number:</b>		<b>Fee Code:</b>	
<b>Official Insurer Name:</b>		<b>Reviewer:</b>			
Anthem Blue Cross Life and Health Insurance Company					
<b>Submitter and Complete Mailing Address:</b>					
Anthem Blue Cross Life and Health Insurance Company Attn: Fritz Busch    KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223					
<b>Submission Date: June 30, 2010</b>		<b>Dept. Action Date:</b>			
<b>Document Form Number</b>	<b>Doc Type</b> <small>("Policy," etc)</small>	<b>Document Coverage</b>	<b>Department Action</b>	<b>Fee</b>	
1	R420, T160 [01-01-11]-RAT	Rate			
2	[IND CDHP HSA 01 01 11]-RAT	Rate			
3	[IND CDHP HIA 01 01 11]-RAT	Rate			
4	[IND CDHP HIA Plus 01 01 11]-RAT	Rate			
5	NM31, PE27 [01-01-11]-RAT	Rate			
6	H062, 1930, 1929 [01-01-11]-RAT	Rate			
7	P958, PE48, PE49 [01-01-11]-RAT	Rate			
8	[INDSS 01 01 11]-RAT	Rate			
9	DN13, DN14, DN15 [01-01-11]-RAT	Rate			
10	[2010 Basic 01-01-11] -RAT	Rate			
11	[Premier 01-01-11] -RAT	Rate			
12	[RightPlan 500 01-01-11] -RAT	Rate			
13	[Ind CoreGuard 01-01-11] -RAT	Rate			
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
INSTRUCTIONS: Complete the part of the form to the left of the center vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.  THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.			<b>Total:            \$0.00</b>		

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	R420, T160 [01-01-11]-RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	0.0%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	March 1, 2004	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	87,962
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	88,800
		12/31/2008	79,720
		12/31/2007	58,943
		12/31/2006	31,299
		12/31/2005	14,652
		12/31/2004	3,126
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a



13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	2.2
12/31/2008	1.8
12/31/2007	1.4
12/31/2006	1.1
12/31/2005	0.7
12/31/2004	0.4
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	61.1%
	2 Year	62.6%
	3 Year	68.0%
	4 Year	77.7%
	5 Year	82.2%
	6 Year	80.5%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	48.1%
	2 Year	57.8%
	3 Year	70.3%
	4 Year	85.1%
	5 Year	102.4%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	43.3%
	2 Year	64.5%
	3 Year	68.1%
	4 Year	82.0%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	50.5%
	2 Year	63.1%
	3 Year	59.8%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	46.0%
	2 Year	57.6%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	44.7%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	68.3%
2008	61.8%
2007	57.7%
2006	55.6%
2005	47.6%
2004	44.7%
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	58.1%
2 Year	73.0%
3 Year	87.9%
4 Year	91.1%
5 Year	97.4%
6 Year	106.7%
7 Year	111.4%
8 Year	107.0%
9 Year	107.0%
10 Year	107.0%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		61.9%	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		96.9%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		86.6%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		October 1, 2010	
21	The amount (%) of the last rate increase implemented in California:		10.1%	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	10.1%
			Mar-09	15.0%
			Mar-08	0.0%
			Mar-07	3.6%
			Mar-06	15.2%
			Mar-05	12.7%
			2004	none
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	23.0%
			2008	19.8%
			2007	18.8%
			2006	22.5%
			2005	23.9%
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company
---	----------------	---

2	Company NAIC Number:	62825
---	----------------------	-------

4	Policy Approval Bureau File Number	
---	------------------------------------	--

3	Policy Form Number/Identifier:	NM31, PE27 [01-01-11]-RAT
---	--------------------------------	---------------------------

3	Policy Form Description	Major Medical Expense
---	-------------------------	-----------------------

5	Rate Increases that is being requested this time ( % ):	0.0%
---	---	------

6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010
---	---	------------------

7	Date when the company plans to implement the proposed rate increase:	January 1, 2011
---	--	-----------------

8	Date when the policy was first issued:	January 1, 2001
---	--	-----------------

9	Is this block of business open or closed?	Open
---	---	------

10	If the block of business closed, the date when the last policy was issued:	n/a
----	--	-----

11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	13,354
	Nationwide :	n/a	n/a

12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	14,991
		12/31/2008	15,123
		12/31/2007	14,267
		12/31/2006	12,375
		12/31/2005	11,032
		12/31/2004	9,024
		12/31/2003	6,830
		12/31/2002	4,090
		12/31/2001	2,142
		12/31/2000	0

Nationwide :	Year	Policyholder Count
	12/31/2009	n/a
	12/31/2008	n/a
	12/31/2007	n/a
	12/31/2006	n/a
	12/31/2005	n/a
	12/31/2004	n/a
	12/31/2003	n/a
	12/31/2002	n/a
	12/31/2001	n/a
	12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	4.6
12/31/2008	4.4
12/31/2007	3.7
12/31/2006	3.2
12/31/2005	2.6
12/31/2004	2.0
12/31/2003	1.5
12/31/2002	1.2
12/31/2001	0.7
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	72.0%
	2 Year	78.5%
	3 Year	71.2%
	4 Year	86.5%
	5 Year	62.8%
	6 Year	68.0%
	7 Year	96.5%
	8 Year	74.2%
	9 Year	85.5%
	10 Year	n/a
2008	1 Year	48.6%
	2 Year	52.2%
	3 Year	61.3%
	4 Year	60.2%
	5 Year	52.6%
	6 Year	65.4%
	7 Year	66.8%
	8 Year	61.8%
	9 Year	n/a
	10 Year	n/a
2007	1 Year	39.8%
	2 Year	56.5%
	3 Year	68.1%
	4 Year	64.6%
	5 Year	53.9%
	6 Year	58.2%
	7 Year	81.1%
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a



2006	1 Year	52.1%
	2 Year	67.9%
	3 Year	73.4%
	4 Year	52.3%
	5 Year	107.7%
	6 Year	85.6%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	55.7%
	2 Year	76.1%
	3 Year	65.0%
	4 Year	76.6%
	5 Year	93.5%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	77.2%
	2 Year	76.2%
	3 Year	114.1%
	4 Year	74.1%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	59.9%
	2 Year	57.1%
	3 Year	70.1%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	76.0%
	2 Year	104.8%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	56.8%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	77.2%
2008	59.0%
2007	61.1%
2006	72.9%
2005	72.8%
2004	84.5%
2003	61.9%
2002	90.0%
2001	56.8%
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	70.9%
2 Year	78.1%
3 Year	79.6%
4 Year	82.5%
5 Year	88.2%
6 Year	96.6%
7 Year	100.8%
8 Year	96.8%
9 Year	96.8%
10 Year	96.8%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		69.4%	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		92.5%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		79.4%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		October 1, 2010	
21	The amount (%) of the last rate increase implemented in California:		13.1%	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	13.1%
			Mar-09	0.7%
			Mar-08	0.0%
			Mar-07	3.1%
			Mar-06	25.3%
			Mar-05	17.0%
			Mar-04	10.0%
			Apr-03	21.0%
			2002	data not available
			2001	data not available
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	23.1%
			2008	23.1%
			2007	26.1%
			2006	35.7%
			2005	29.9%
			2004	28.1%
			2003	33.6%
			2002	34.2%
			2001	17.9%

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company
---	----------------	---

2	Company NAIC Number:	62825
---	----------------------	-------

4	Policy Approval Bureau File Number	
---	------------------------------------	--

3	Policy Form Number/Identifier:	H062, 1930, 1929 [01-01-11]-RAT
---	--------------------------------	---------------------------------

3	Policy Form Description	Major Medical Expense
---	-------------------------	-----------------------

5	Rate Increases that is being requested this time ( % ):	0.0%
---	---	------

6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010
---	---	------------------

7	Date when the company plans to implement the proposed rate increase:	January 1, 2011
---	--	-----------------

8	Date when the policy was first issued:	pre-1999
---	--	----------

9	Is this block of business open or closed?	Open
---	---	------

10	If the block of business closed, the date when the last policy was issued:	n/a
----	--	-----

11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	75,815
	Nationwide :	n/a	n/a

12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:		
	California :	Year	Policyholder Count
		12/31/2009	97,247
		12/31/2008	117,362
		12/31/2007	119,078
		12/31/2006	93,667
		12/31/2005	70,910
		12/31/2004	52,640
		12/31/2003	26,143
		12/31/2002	10,086
		12/31/2001	2,863
		12/31/2000	2,881

Nationwide :	Year	Policyholder Count
	12/31/2009	n/a
	12/31/2008	n/a
	12/31/2007	n/a
	12/31/2006	n/a
	12/31/2005	n/a
	12/31/2004	n/a
	12/31/2003	n/a
	12/31/2002	n/a
	12/31/2001	n/a
	12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	3.6
12/31/2008	3.3
12/31/2007	2.8
12/31/2006	2.5
12/31/2005	2.1
12/31/2004	1.7
12/31/2003	1.7
12/31/2002	2.6
12/31/2001	6.8
12/31/2000	5.8

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	76.8%
	2 Year	82.6%
	3 Year	86.6%
	4 Year	77.0%
	5 Year	65.9%
	6 Year	74.6%
	7 Year	81.2%
	8 Year	76.1%
	9 Year	51.8%
	10 Year	140.2%
2008	1 Year	63.8%
	2 Year	70.1%
	3 Year	65.5%
	4 Year	68.2%
	5 Year	67.1%
	6 Year	69.0%
	7 Year	74.3%
	8 Year	59.1%
	9 Year	69.6%
	10 Year	141.0%
2007	1 Year	64.1%
	2 Year	72.0%
	3 Year	58.8%
	4 Year	61.0%
	5 Year	69.7%
	6 Year	71.8%
	7 Year	47.3%
	8 Year	124.1%
	9 Year	122.6%
	10 Year	124.9%

2006	1 Year	56.6%
	2 Year	57.9%
	3 Year	58.8%
	4 Year	70.5%
	5 Year	76.4%
	6 Year	92.4%
	7 Year	84.9%
	8 Year	115.7%
	9 Year	58.9%
	10 Year	117.0%
2005	1 Year	53.2%
	2 Year	63.6%
	3 Year	63.1%
	4 Year	84.9%
	5 Year	196.7%
	6 Year	162.6%
	7 Year	94.4%
	8 Year	46.7%
	9 Year	121.9%
	10 Year	112.5%
2004	1 Year	63.6%
	2 Year	76.6%
	3 Year	63.2%
	4 Year	151.9%
	5 Year	87.1%
	6 Year	73.6%
	7 Year	51.8%
	8 Year	88.8%
	9 Year	73.1%
	10 Year	115.0%
2003	1 Year	60.4%
	2 Year	49.8%
	3 Year	191.4%
	4 Year	113.2%
	5 Year	88.1%
	6 Year	51.5%
	7 Year	117.2%
	8 Year	68.2%
	9 Year	111.5%
	10 Year	127.6%
2002	1 Year	45.3%
	2 Year	133.3%
	3 Year	88.8%
	4 Year	70.7%
	5 Year	37.7%
	6 Year	157.0%
	7 Year	162.5%
	8 Year	105.3%
	9 Year	104.6%
	10 Year	106.5%
2001	1 Year	120.8%
	2 Year	73.6%
	3 Year	123.5%
	4 Year	65.8%
	5 Year	157.1%
	6 Year	167.1%
	7 Year	145.4%
	8 Year	143.4%
	9 Year	30.1%
	10 Year	131.0%



**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	80.9%
2008	71.3%
2007	68.9%
2006	65.9%
2005	68.3%
2004	75.4%
2003	75.5%
2002	85.1%
2001	142.9%
2000	75.5%

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	78.8%
2 Year	89.5%
3 Year	95.1%
4 Year	91.1%
5 Year	99.5%
6 Year	99.5%
7 Year	98.9%
8 Year	98.9%
9 Year	98.9%
10 Year	98.9%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			73.1%
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			96.8%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			82.8%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			October 1, 2010
21	The amount (%) of the last rate increase implemented in California:			14.1%
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	14.1%
			Mar-09	19.2%
			Mar-08	6.0%
			Mar-07	10.5%
			Mar-06	13.2%
			Mar-05	17.6%
			Mar-04	7.8%
			Apr-03	17.2%
			2002	data not available
			2001	data not available
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	33.0%
			2008	23.4%
			2007	21.9%
			2006	20.9%
			2005	20.8%
			2004	20.1%
			2003	23.3%
			2002	17.8%
			2001	10.8%

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	P958, PE48, PE49 [01-01-11]-RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	0.0%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	November 1, 2003	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	50,678
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	59,061
		12/31/2008	71,229
		12/31/2007	78,859
		12/31/2006	55,275
		12/31/2005	36,986
		12/31/2004	15,237
		12/31/2003	498
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	3.0
12/31/2008	2.5
12/31/2007	1.9
12/31/2006	1.5
12/31/2005	0.9
12/31/2004	0.5
12/31/2003	0.1
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	69.4%
	2 Year	68.1%
	3 Year	72.2%
	4 Year	69.4%
	5 Year	78.7%
	6 Year	70.8%
	7 Year	48.6%
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	70.2%
	2 Year	70.1%
	3 Year	64.9%
	4 Year	69.4%
	5 Year	76.9%
	6 Year	108.0%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	70.3%
	2 Year	62.3%
	3 Year	65.8%
	4 Year	67.6%
	5 Year	86.0%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	74.3%
	2 Year	74.2%
	3 Year	81.2%
	4 Year	58.8%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	85.9%
	2 Year	86.2%
	3 Year	97.1%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	102.0%
	2 Year	72.6%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	35.5%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

15 Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:

California :

Year	Realized Loss Ratio
2009	71.7%
2008	69.4%
2007	66.2%
2006	75.4%
2005	86.0%
2004	101.8%
2003	35.5%
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

16 Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	65.4%
2 Year	71.7%
3 Year	73.0%
4 Year	75.6%
5 Year	80.9%
6 Year	88.6%
7 Year	92.4%
8 Year	88.8%
9 Year	88.8%
10 Year	88.8%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a



17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			71.7%
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			83.0%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			77.1%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			October 1, 2010
21	The amount (%) of the last rate increase implemented in California:			13.8%
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	13.8%
			Mar-09	14.0%
			Mar-08	8.8%
			Mar-07	13.4%
			Mar-06	25.3%
			Mar-05	16.2%
			2004	none
			2003	none
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	31.0%
			2008	30.0%
			2007	30.0%
			2006	32.9%
			2005	29.6%
			2004	29.4%
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	DN13, DN14, DN15 [01-01-11]-RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	0.0%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	November 1, 2004	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	38,145
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	41,674
		12/31/2008	48,855
		12/31/2007	57,692
		12/31/2006	26,964
		12/31/2005	9,410
		12/31/2004	129
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	2.2
12/31/2008	1.8
12/31/2007	1.1
12/31/2006	0.8
12/31/2005	0.4
12/31/2004	0.1
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	56.8%
	2 Year	68.9%
	3 Year	72.7%
	4 Year	72.9%
	5 Year	69.5%
	6 Year	182.3%
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	61.8%
	2 Year	60.6%
	3 Year	64.9%
	4 Year	82.6%
	5 Year	34.4%
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	78.2%
	2 Year	72.3%
	3 Year	77.8%
	4 Year	112.5%
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	81.9%
	2 Year	88.4%
	3 Year	77.0%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	113.0%
	2 Year	22.2%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	26.0%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	68.5%
2008	63.6%
2007	76.1%
2006	83.5%
2005	112.7%
2004	26.0%
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	69.2%
2 Year	76.2%
3 Year	77.5%
4 Year	80.4%
5 Year	85.9%
6 Year	94.1%
7 Year	98.2%
8 Year	94.4%
9 Year	94.4%
10 Year	94.4%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			70.9%
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			84.8%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			77.9%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			October 1, 2010
21	The amount (%) of the last rate increase implemented in California:			14.5%
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	14.5%
			Mar-09	7.0%
			Mar-08	15.3%
			Mar-07	15.0%
			Mar-06	13.0%
			2005	none
			2004	none
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a



24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	32.3%
			2008	38.9%
			2007	34.4%
			2006	35.4%
			2005	37.3%
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)		Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	[INDSS 01 01 11]-RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	0.0%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	December 1, 2007	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	215,269
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	179,666
		12/31/2008	106,859
		12/31/2007	1,377
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	0.8
12/31/2008	0.5
12/31/2007	0.1
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves** :

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	62.8%
	2 Year	76.0%
	3 Year	76.7%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	60.3%
	2 Year	82.5%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	56.2%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	66.2%
2008	60.4%
2007	56.2%
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	65.5%
2 Year	72.2%
3 Year	73.5%
4 Year	76.2%
5 Year	81.5%
6 Year	89.3%
7 Year	93.2%
8 Year	89.5%
9 Year	89.5%
10 Year	89.5%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		64.5%	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		76.2%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		73.6%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		October 1, 2010	
21	The amount (%) of the last rate increase implemented in California:		14.7%	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	14.7%
			Mar-09	26.7%
			Sep-08	9.5%
			2007	none
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	34.2%
			2008	37.6%
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%



26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company
---	----------------	---

2	Company NAIC Number:	62825
---	----------------------	-------

4	Policy Approval Bureau File Number	
---	------------------------------------	--

3	Policy Form Number/Identifier:	[IND CDHP HSA 01 01 11]-RAT [IND CDHP HIA 01 01 11]-RAT [IND CDHP HIA Plus 01 01 11]-RAT
---	--------------------------------	--

3	Policy Form Description	Major Medical Expense
---	-------------------------	-----------------------

5	Rate Increases that is being requested this time ( % ):	0.0%
---	---	------

6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010
---	---	------------------

7	Date when the company plans to implement the proposed rate increase:	January 1, 2011
---	--	-----------------

8	Date when the policy was first issued:	December 1, 2007
---	--	------------------

9	Is this block of business open or closed?	Open
---	---	------

10	If the block of business closed, the date when the last policy was issued:	n/a
----	--	-----

11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	29,889
	Nationwide :	n/a	n/a

12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	22,341
		12/31/2008	10,032
		12/31/2007	137
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0

Nationwide :	Year	Policyholder Count
	12/31/2009	n/a
	12/31/2008	n/a
	12/31/2007	n/a
	12/31/2006	n/a
	12/31/2005	n/a
	12/31/2004	n/a
	12/31/2003	n/a
	12/31/2002	n/a
	12/31/2001	n/a
	12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	0.8
12/31/2008	0.5
12/31/2007	0.1
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	56.6%
	2 Year	76.0%
	3 Year	26.6%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	50.9%
	2 Year	169.4%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	267.2%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	61.2%
2008	51.1%
2007	267.2%
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	61.7%
2 Year	77.2%
3 Year	93.0%
4 Year	96.4%
5 Year	103.1%
6 Year	112.9%
7 Year	117.8%
8 Year	113.2%
9 Year	113.2%
10 Year	113.2%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		58.8%	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		95.9%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		91.0%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		October 1, 2010	
21	The amount (%) of the last rate increase implemented in California:		12.5%	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	12.5%
			Mar-09	7.6%
			Sep-08	9.5%
			2007	none
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	25.1%
			2008	20.2%
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					



# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company
---	----------------	---

2	Company NAIC Number:	62825
---	----------------------	-------

4	Policy Approval Bureau File Number	
---	------------------------------------	--

3	Policy Form Number/Identifier:	[IND CDHP HSA 01 01 11]-RAT [IND CDHP HIA 01 01 11]-RAT [IND CDHP HIA Plus 01 01 11]-RAT
---	--------------------------------	--

3	Policy Form Description	Major Medical Expense
---	-------------------------	-----------------------

5	Rate Increases that is being requested this time ( % ):	0.0%
---	---	------

6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010
---	---	------------------

7	Date when the company plans to implement the proposed rate increase:	January 1, 2011
---	--	-----------------

8	Date when the policy was first issued:	March 1, 2007
---	--	---------------

9	Is this block of business open or closed?	Open
---	---	------

10	If the block of business closed, the date when the last policy was issued:	n/a
----	--	-----

11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	10,795
	Nationwide :	n/a	n/a

12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	9,236
		12/31/2008	7,687
		12/31/2007	2,891
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0

Nationwide :	Year	Policyholder Count
	12/31/2009	n/a
	12/31/2008	n/a
	12/31/2007	n/a
	12/31/2006	n/a
	12/31/2005	n/a
	12/31/2004	n/a
	12/31/2003	n/a
	12/31/2002	n/a
	12/31/2001	n/a
	12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	1.2
12/31/2008	0.7
12/31/2007	0.4
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	143.0%
	2 Year	151.9%
	3 Year	140.8%
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	101.4%
	2 Year	212.2%
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	60.1%
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	146.1%
2008	117.6%
2007	60.1%
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	144.0%
2 Year	164.9%
3 Year	175.2%
4 Year	167.8%
5 Year	183.4%
6 Year	183.4%
7 Year	182.2%
8 Year	182.2%
9 Year	182.2%
10 Year	182.2%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		129.3%	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		170.0%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		159.1%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		October 1, 2010	
21	The amount (%) of the last rate increase implemented in California:		15.3%	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			Oct-10	15.3%
			Mar-09	28.1%
			Mar-08	-3.4%
			2007	none
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	32.2%
			2008	28.5%
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company
---	----------------	---

2	Company NAIC Number:	62825
---	----------------------	-------

4	Policy Approval Bureau File Number	
---	------------------------------------	--

3	Policy Form Number/Identifier:	[2010 Basic 01-01-11] –RAT
---	--------------------------------	----------------------------

3	Policy Form Description	Major Medical Expense
---	-------------------------	-----------------------

5	Rate Increases that is being requested this time ( % ):	0.0%
---	---	------

6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010
---	---	------------------

7	Date when the company plans to implement the proposed rate increase:	January 1, 2011
---	--	-----------------

8	Date when the policy was first issued:	February 1, 2010
---	--	------------------

9	Is this block of business open or closed?	Open
---	---	------

10	If the block of business closed, the date when the last policy was issued:	n/a
----	--	-----

11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	21,885
	Nationwide :	n/a	n/a

12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:		
	California :	Year	Policyholder Count
		12/31/2009	0
		12/31/2008	0
		12/31/2007	0
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0

Nationwide :	Year	Policyholder Count
	12/31/2009	n/a
	12/31/2008	n/a
	12/31/2007	n/a
	12/31/2006	n/a
	12/31/2005	n/a
	12/31/2004	n/a
	12/31/2003	n/a
	12/31/2002	n/a
	12/31/2001	n/a
	12/31/2000	n/a



13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	48.7%
2 Year	60.6%
3 Year	64.4%
4 Year	67.9%
5 Year	74.1%
6 Year	77.9%
7 Year	82.2%
8 Year	85.6%
9 Year	85.6%
10 Year	85.6%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			n/a
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			70.6%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			70.6%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			n/a
21	The amount (%) of the last rate increase implemented in California:			n/a
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	[Premier 01-01-11] –RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	0.0%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	April 1, 2010	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	4,600
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	0
		12/31/2008	0
		12/31/2007	0
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a



2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	54.0%
2 Year	61.5%
3 Year	66.5%
4 Year	69.0%
5 Year	79.5%
6 Year	79.2%
7 Year	84.5%
8 Year	84.5%
9 Year	84.5%
10 Year	84.5%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:		n/a	
	Nationwide:		n/a	
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:		70.9%	
	Nationwide:		n/a	
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:		70.9%	
	Nationwide:		n/a	
20	The date when the last rate increase in California was implemented:		n/a	
21	The amount (%) of the last rate increase implemented in California:		n/a	
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

## HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

<b>1</b>	<b>Company Name :</b>	Anthem Blue Cross Life and Health Insurance Company	
<b>2</b>	<b>Company NAIC Number:</b>	62825	
<b>4</b>	<b>Policy Approval Bureau File Number</b>		
<b>3</b>	<b>Policy Form Number/Identifier:</b>	[RightPlan 500 01-01-11]–RAT	
<b>3</b>	<b>Policy Form Description</b>	Major Medical Expense	
<b>5</b>	<b>Rate Increases that is being requested this time ( % ):</b>	0.0%	
<b>6</b>	<b>Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:</b>	October 12, 2010	
<b>7</b>	<b>Date when the company plans to implement the proposed rate increase:</b>	January 1, 2011	
<b>8</b>	<b>Date when the policy was first issued:</b>	March 1, 2010	
<b>9</b>	<b>Is this block of business open or closed?</b>	Open	
<b>10</b>	<b>If the block of business closed, the date when the last policy was issued:</b>	n/a	

<b>11</b>	<b>Policyholder count, the latest statistics available:</b>	As of [Date]	Policyholder Count
	California :	September 30, 2010	44
	Nationwide :	n/a	n/a

<b>12</b>	<b>Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:</b>		
	California :	Year	Policyholder Count
		12/31/2009	0
		12/31/2008	0
		12/31/2007	0
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a



**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	60.1%
2 Year	70.9%
3 Year	75.3%
4 Year	72.6%
5 Year	78.8%
6 Year	78.8%
7 Year	78.3%
8 Year	78.3%
9 Year	78.3%
10 Year	82.8%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a

17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			n/a
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			70.1%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			70.1%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			n/a
21	The amount (%) of the last rate increase implemented in California:			n/a
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	Rate change brings rates into compliance with Section 10140.2 and it is revenue neutral in aggregate (average rate increase is 0%)			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					

# HEALTH RATE FILING - SUPPLEMENTAL CHECKLIST

Data is for Policies Subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

The exception is Question 24 on Lapse Rates where we are including data for members who lapsed before 7/1/07 (where applicable)

1	Company Name :	Anthem Blue Cross Life and Health Insurance Company	
2	Company NAIC Number:	62825	
4	Policy Approval Bureau File Number		
3	Policy Form Number/Identifier:	[Ind CoreGuard 01-01-11] –RAT	
3	Policy Form Description	Major Medical Expense	
5	Rate Increases that is being requested this time ( % ):	12.2%	
6	Date when the application for Rate increase was mailed to the Cal. Dept. of Ins.:	October 12, 2010	
7	Date when the company plans to implement the proposed rate increase:	January 1, 2011	
8	Date when the policy was first issued:	January 1, 2010	
9	Is this block of business open or closed?	Open	
10	If the block of business closed, the date when the last policy was issued:	n/a	
11	Policyholder count, the latest statistics available:	As of [Date]	Policyholder Count
	California :	September 30, 2010	5,576
	Nationwide :	n/a	n/a
12	Policyholder count, as of 12/31/xx, for the most recent ten years, or since the policy was first issued:	Year	Policyholder Count
	California :	12/31/2009	0
		12/31/2008	0
		12/31/2007	0
		12/31/2006	0
		12/31/2005	0
		12/31/2004	0
		12/31/2003	0
		12/31/2002	0
		12/31/2001	0
		12/31/2000	0
	Nationwide :	Year	Policyholder Count
		12/31/2009	n/a
		12/31/2008	n/a
		12/31/2007	n/a
		12/31/2006	n/a
		12/31/2005	n/a
		12/31/2004	n/a
		12/31/2003	n/a
		12/31/2002	n/a
		12/31/2001	n/a
		12/31/2000	n/a

13 **Average Duration** , in years, of the block of business, as of 12/31/xxxx, for the most recent ten years, or since the policy was first issued:

California :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

Nationwide :

Year	Average Duration
12/31/2009	n/a
12/31/2008	n/a
12/31/2007	n/a
12/31/2006	n/a
12/31/2005	n/a
12/31/2004	n/a
12/31/2003	n/a
12/31/2002	n/a
12/31/2001	n/a
12/31/2000	n/a

14 **Realized Historical Loss Ratio, by Calendar Year and duration, excluding Active Lives Reserves :**

Calendar Year	Duration	Realized Loss Ratio
2009	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2008	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2007	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

2006	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2005	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2004	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2003	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2002	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a
2001	1 Year	n/a
	2 Year	n/a
	3 Year	n/a
	4 Year	n/a
	5 Year	n/a
	6 Year	n/a
	7 Year	n/a
	8 Year	n/a
	9 Year	n/a
	10 Year	n/a

**15** *Total Realized Historical Loss Ratio for all durations and excluding changes in Active Lives Reserves:*

California :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

Nationwide :

Year	Realized Loss Ratio
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a
2000	n/a

**16** *Anticipated Future Loss Ratio, by duration, excluding Active Lives Reserves* , of the block of business, for the next ten years:

California :

Duration	Anticipated Loss Ratio
1 Year	53.9%
2 Year	61.4%
3 Year	66.4%
4 Year	68.9%
5 Year	77.9%
6 Year	77.7%
7 Year	82.9%
8 Year	82.9%
9 Year	82.9%
10 Year	82.9%

Nationwide :

Duration	Anticipated Loss Ratio
1 Year	n/a
2 Year	n/a
3 Year	n/a
4 Year	n/a
5 Year	n/a
6 Year	n/a
7 Year	n/a
8 Year	n/a
9 Year	n/a
10 Year	n/a



17	Realized (Accumulated) Historical Loss Ratio for this block of business:			
	California:			n/a
	Nationwide:			n/a
18	Anticipated (Discounted) Future Loss Ratio for this block of business:			
	California:			70.2%
	Nationwide:			n/a
19	Anticipated Lifetime Loss Ratio for this block of business:			
	California:			70.2%
	Nationwide:			n/a
20	The date when the last rate increase in California was implemented:			n/a
21	The amount (%) of the last rate increase implemented in California:			n/a
22	List the rate increases implemented in California each year, over the previous ten years, or since the year when the product was first marketed if the product has been marketed for less than ten years:		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a
23	List the weighted average of rate increases implemented nationwide, <u>excluding California</u> , over the previous ten years, or since the date when the product was first marketed if the product has been marketed for less than ten years [Earned premium dollars i		Year	Rate Change %
			2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

24	Annual lapse rate for the past ten years – percentage of policyholders as of 1/1/xxxx that had lapsed by 12/31 of the same year:		Year	Lapse Rate
	California :		2010	n/a
			2009	n/a
			2008	n/a
			2007	n/a
			2006	n/a
			2005	n/a
			2004	n/a
			2003	n/a
			2002	n/a
			2001	n/a

Nationwide :

Year	Lapse Rate
2010	n/a
2009	n/a
2008	n/a
2007	n/a
2006	n/a
2005	n/a
2004	n/a
2003	n/a
2002	n/a
2001	n/a

25	The main justifications for rate increase request (check box(es) that applies and in the box next to it enter percentage share of total):			
	Inflation,			0.0%
	utilization increases,			0.0%
	changing technology/application of newer forms of treatment			0.0%
	revision of geographic factors that are not revenue neutral			0.0%
	changing competitive environment			0.0%
	revision of original assumptions used for development of rates			0.0%
	adverse – actuarially credible - experience			0.0%
	Others, please explain below.		x	100.0%
	The rate increase needed to match current claims trend on Anthem's credible PPO plans is 21.1%. Note that because the affected plans were first effective on 1/1/10, we do not yet have enough incurred claims data to be deemed credible. So, we are filing an increase of 12.2% at this time. We will continue to monitor emerging experience and trend, and if necessary, we will file for an additional rate adjustment later in 2011. In addition, the rate change brings rates into compliance with Section 10140.2.			
			Total	100.00%

26	The amount of rate increases applied for, concurrently with the present rate increase, in other states, and whether the rate increases have been approved/ authorized/ acknowledged, or pending approval/authorization/acknowledgement:				
	State	Annual premium Earnings (realized or anticipated )	Rate Increase requested	Rate Increase approved	Pending
	1	n/a	n/a	n/a	n/a
	2	n/a	n/a	n/a	n/a
	3	n/a	n/a	n/a	n/a
	4	n/a	n/a	n/a	n/a
	5	n/a	n/a	n/a	n/a
	6	n/a	n/a	n/a	n/a
	7	n/a	n/a	n/a	n/a
	8	n/a	n/a	n/a	n/a
	9	n/a	n/a	n/a	n/a
	10	n/a	n/a	n/a	n/a
	11	n/a	n/a	n/a	n/a
	12	n/a	n/a	n/a	n/a
	13	n/a	n/a	n/a	n/a
	14	n/a	n/a	n/a	n/a
	15	n/a	n/a	n/a	n/a
	16	n/a	n/a	n/a	n/a
	17	n/a	n/a	n/a	n/a
	18	n/a	n/a	n/a	n/a
	19	n/a	n/a	n/a	n/a
	20	n/a	n/a	n/a	n/a
	21	n/a	n/a	n/a	n/a
	22	n/a	n/a	n/a	n/a
	23	n/a	n/a	n/a	n/a
	24	n/a	n/a	n/a	n/a
	25	n/a	n/a	n/a	n/a
	26	n/a	n/a	n/a	n/a
	27	n/a	n/a	n/a	n/a
	28	n/a	n/a	n/a	n/a
	29	n/a	n/a	n/a	n/a
	30	n/a	n/a	n/a	n/a
	31	n/a	n/a	n/a	n/a
	32	n/a	n/a	n/a	n/a
	33	n/a	n/a	n/a	n/a
	34	n/a	n/a	n/a	n/a
	35	n/a	n/a	n/a	n/a
	36	n/a	n/a	n/a	n/a
	37	n/a	n/a	n/a	n/a
	38	n/a	n/a	n/a	n/a
	39	n/a	n/a	n/a	n/a
	40	n/a	n/a	n/a	n/a
	41	n/a	n/a	n/a	n/a
	42	n/a	n/a	n/a	n/a
	43	n/a	n/a	n/a	n/a
	44	n/a	n/a	n/a	n/a
	45	n/a	n/a	n/a	n/a
	46	n/a	n/a	n/a	n/a
	47	n/a	n/a	n/a	n/a
	48	n/a	n/a	n/a	n/a
	49	n/a	n/a	n/a	n/a
	50	n/a	n/a	n/a	n/a
Weighted Average:					